

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

BROOKLYN OFFICE

HYUNDAI CAPITAL AMERICA,

Plaintiff,

v.

NEMET MOTORS LLC, a New York limited liability company; and SCOTT A.

PERLSTEIN, SR.,

Defendants,

CIVIL CASE NO.:

**CV 19-5506**  
CIVIL ACTION  
**AMON, J.**

**VERIFIED COMPLAINT**

**REYES, M.J.**

Plaintiff Hyundai Capital America, as its Verified Complaint against defendants, Nemet Motors LLC, a New York limited liability company, and Scott A. Perlstein, Sr., states:

**PARTIES**

1. Plaintiff Hyundai Capital America (“Hyundai Capital” or “Plaintiff”) is a California corporation with its principal place of business at 3161 Michelson Drive, Suite 1900, Irvine, CA 92612.

2. Defendant Nemet Motors LLC (“Nemet Motors”), is a New York limited liability company with a principal place of business at 144-02 Hillside Avenue, Jamaica, New York 11432 and 153-03 Hillside Avenue, Jamaica, NY 11432.

3. Defendant Scott A. Perlstein, Sr. (“Perlstein”), is a member of Nemet Motors and a citizen of the State of New York residing at 241 Baird Court, Woodbury, NY 11797.

4. Upon information and belief, the other member of Nemet Motors is Jerome Leibowitz, Executor of the Last Will and Testament of Thomas Nemet, who is a citizen of the State of New York with an address at 60 Wildwood Road, New Rochelle, New York 10804.

## **JURISDICTION AND VENUE**

5. This Court has jurisdiction under 28 U.S.C.A. §1332 in that the Plaintiff and the Defendants are citizens and residents of different states and the amount in controversy exceeds the sum of \$75,000.00 exclusive of interest and costs.

6. Venue is proper in this District pursuant to 28 U.S.C.A. § 1391(b) in that Nemet Motors' place of business is in this District and Perlstein resides in this District.

## **BACKGROUND**

### **COUNT ONE (WRIT OF SEIZURE)**

1. On or about September 5, 2014, Hyundai Capital, as lender, and Nemet Motors, as borrower, entered into an Inventory Loan and Security Agreement (the "ILSA"), pursuant to which, *inter alia*, Hyundai Capital granted to Nemet Motors a line of credit whereby Hyundai Capital may, but is not required to, make advances to Nemet Motors for the acquisition of vehicles for its vehicle inventory. A true copy of the ILSA is attached hereto as Exhibit A.

2. Nemet Motors also entered into certain contractual agreements with Nissan Motor Acceptance Corp. ("NMAC") for financing for its business of selling new Nissan brand automobiles, as well as used vehicles.

3. Because Nemet Motors had a relationship as a borrower with both Hyundai Capital and NMAC, Hyundai Capital and NMAC entered into an Intercreditor Agreement dated September 5, 2014.

4. Pursuant to Section 4 of the ILSA, Nemet Motors agreed to immediately pay to Hyundai Capital the outstanding amount of each advance by lender on a vehicle upon the sale, lease or trade of such vehicle, or on the date such vehicle is destroyed, stolen, lost or confiscated, except as otherwise stated in the addendum thereto.

5. The obligation of the Nemet Motors to sell vehicles only in the ordinary course of business and remit timely monies to Hyundai Capital once a vehicle is sold to a customer is the cornerstone of the relationship between Hyundai Capital and Nemet Motors. Since significant amounts of money are at issue, any failure of Nemet Motors to immediately remit the monies owed upon the sale or other disposition of a vehicle that is collateral of Hyundai Capital pursuant to Paragraph 4 constitutes as material default.

6. Pursuant to Section 8 of the ILSA, Hyundai Capital is granted a security interest in all personal property and fixtures of Nemet Motors, whether then owned or after acquired, whether or not financed by Hyundai Capital, including new and used motor vehicles, parts, accessories, display and demonstration items, returns and repossession and other personal property held for sale or lease, and all additions and accessions thereto (hereinafter the "Collateral").

7. Pursuant to Section 9(a)(i) of the ILSA, Nemet Motors covenants to maintain its limited liability company status and all franchises except those that otherwise terminate in accordance with their terms, and maintain in full force and effect all franchises necessary to carry on its business.

8. Section 9(f) of the ILSA provides with respect to inventory that Nemet Motors will not sell, lease or otherwise dispose of inventory except in the ordinary course of business.

9. Section 10 of the ILSA enumerates the events of default thereunder. Pursuant to Section 10(a), a failure to perform any term, covenant, condition or provision of that agreement constitutes an event of default.

10. Pursuant to Section 10(c), the commencement of an involuntary proceeding against Nemet Motors for the appointment of a receiver or trustee constitutes an event of

default.

11. Pursuant to Section 10(d), the failure of Nemet Motors to make any payment when due with respect to any indebtedness with a principal balance in excess of \$50,000.00 constitutes an event of default.

12. Pursuant to Section 10(f), a default by Nemet Motors in maintaining any franchise either voluntarily or involuntarily, constitutes an event of default.

13. Pursuant to Section 10(g), a default or breach by Nemet Motors under any agreement by Nemet Motors with a creditor with whom Hyundai Capital has an intercreditor agreement constitutes an event of default.

14. The security interest of Hyundai Capital was duly perfected by the filing of a UCC Financing Statement on July 25, 2014. A true copy of that UCC Financing Statement is attached hereto as Exhibit B.

15. On or about August 30, 2016, Hyundai Capital, as lender, and Nemet Motors, as borrower, entered into a business Loan and Security Agreement (the "Business Loan Agreement"), pursuant to which Hyundai Capital granted to Nemet Motors a loan in the sum of four hundred thousand (\$400,000.00) dollars for working capital purposes to be made in a single advance. A true copy of the Business Loan Agreement is attached hereto as Exhibit C.

16. In or about July, 2019, Nemet Motors sent a notice of voluntary termination of its Nissan franchise to Nissan North America, Inc. ("Nissan"). The termination of Nemet Motors' franchise with Nissan was an event of default under Section 9(a)(i) and 10(f) of the ILSA.

17. In addition, NMAC commenced a legal action against Nemet Motors in the United States District Court for the Eastern District of New York, under Civil Case Number

1:19-cv-03284 (the “NMAC Action”) alleging substantial breaches by Nemet Motors in its contractual obligations to NMAC.

18. NMAC alleges in the suit that Nemet Motors has breached its contractual obligations to NMAC by failing to pay approximately \$2,702,631.94 for vehicles sold that were financed by NMAC.

19. A breach by Nemet Motors of an obligation to pay a principal amount in excess of \$50,000.00 constitutes an event of default under Section 10(d) of the ILSA.

20. A breach by Nemet Motors of an obligation to a creditor, such as NMAC, with which Hyundai Capital has an intercreditor agreement is an event of default under Section 10(g) of the ILSA.

21. By letter dated June 28, 2019, Hyundai Capital advised Nemet Motors that it was terminating the ILSA. A true copy of that letter is attached hereto as Exhibit D.

22. The serious and substantial nature of the default by Nemet Motors in its obligations to NMAC put Hyundai Capital in substantial fear that Nemet Motors was undercapitalized, and that Hyundai Capital’s Collateral was also at risk of being transferred without payment to Hyundai Capital.

23. Under Section 11 of the ILSA, upon default, Hyundai Capital is entitled to all remedies provided in the ILSA or by law, including the right to demand and take actual possession of the Collateral, to sell, lease or otherwise dispose of its Collateral, and to appoint a representative known as a “keeper” to enter the premises of the dealership and remain on the premises for such time as the keeper deems appropriate, to take constructive or actual possession of the Collateral, to take possession and control over statements of origin and title with respect to each vehicle in Nemet Motors’ inventory, and to take possession over

documents, books, records, or any tangible or intangible property of Nemet Motors relating to or comprising part of Hyundai Capital's Collateral.

24. As a result of that default, by letter dated July 23, 2019, Hyundai Capital gave Nemet Motors notice of its default, and demanded that Nemet Motors permit the placement of a keeper on the dealership premises, to hold the motor vehicles titles, manufacturer's statements of origin and keys. The letter demanded a response by 5:00 p.m. on July 24, 2019. A true copy of that letter is attached hereto as Exhibit E.

25. Nemet Motors permitted Hyundai Capital to put a keeper on the premises.

26. Thereafter, Nemet Motors requested that Hyundai Capital agree to waive certain rights that Hyundai Capital had under the ILSA to seek turnover of monies owed to Nemet Motors from Hyundai Motors America ("HMA") and Kia Motors America ("KMA") in the approximate sum of \$350,000.00, to waive Hyundai Capital's right to retain the proceeds of consumer retail installment contracts to be applied against the amounts owed by Nemet Motors to Hyundai Capital, to reinstate the ILSA inventory financing, and to forbear from taking any other action to pursue its rights upon default under the ILSA, because Nemet Motors had obtained a potential purchaser for its Hyundai dealership.

27. Nemet Motors acknowledged that it could not provide any additional collateral in return for the collateral that it was seeking to have released, and that it had no capital or alternate form of financing to keep the dealership open.

28. Nemet Motors also acknowledged that it was liable for approximately \$1.2 million dollars in unpaid state sales taxes.

29. Based upon the risk that Hyundai Capital would face if it acceded to Nemet Motors' requests, on September 10, 2019, Hyundai Capital declined to agree to Nemet Motors'

requests.

30. Also on September 10, 2019, Nemet Motors defaulted in its obligation to make a payment of interest to Hyundai Capital under the ILSA.

31. By letter dated September 10, 2019, Hyundai Capital notified Nemet Motors of its further default, and, pursuant to the terms of the ILSA and Business Loan Agreement, declared the full amount then owed of \$5,125,997.44 to be due and payable by September 11, 2019. A true copy of that letter is attached hereto as Exhibit F.

32. Payment was not made.

33. To the best of Hyundai Capital's knowledge, Nemet Motors does not have any contract to sell the dealerships, notwithstanding that more than three months have passed since Hyundai Capital provided the June 28, 2019 notice of termination of the ILSA.

34. To protect its Collateral, Hyundai Capital has been forced to dedicate an employee to be present on every business day to hold the keys and titles and try to prevent the improper sale of Hyundai Capital's Collateral without payment.

35. In addition, employees of Nemet Motors have lied to the keeper about the disposition of at least one vehicle. The Hyundai Capital employee was advised on September 16, 2019 that a vehicle key was needed to take a 2019 Kia Sedona vehicle, vehicle identification number KNDMB5C10K6539215 (the "2019 Sedona") for leather repairs. On September 18, 2019, another employee asked about the whereabouts of the 2019 Sedona and was told it was sold. When no payment had been made, on September 19, 2019, Hyundai Capital demanded a certified check in payment for the balance owed on the 2019 Sedona. On September 20, 2019, the General Manager of Nemet Motors admitted that the vehicle had been delivered and stated that Nemet Motors was arranging for certified funds in payment. Hyundai Capital ceased

providing keys for vehicles for test drives until certified funds were actually received.

36. As stated above, it is alleged by NMAC that Nemet Motors sold over \$2.7 million dollars' worth of vehicles that were collateral of NMAC without making payment to NMAC therefore. Therefore, Hyundai Capital is at substantial risk that vehicles will be sold without payment's being made by Nemet Motors.

37. The vehicles that are the collateral of Hyundai Capital are those vehicles listed on the trial balance attached as Exhibit G hereto with respect to which there is a principal balance is reflected as owing (hereinafter the "Vehicles").

38. The normal method of disposing of the new motor vehicles would be to return them to KMA or HMA for full credit. However, the value of certain vehicles and the ability to demand repurchase by KMA or HMA deteriorate over time. For example, there are 2017 model vehicles that may not be accepted by KMA or HMA for repurchase due to their age. Further delay will irreparably prejudice Hyundai Capital's ability to satisfy the balance due through the disposition of the new vehicle inventory.

39. Unless a preliminary injunction is imposed pending a final hearing on replevin and a writ of seizure, Hyundai Capital will be irreparably harmed as aforesaid in that both its Collateral and the proceeds thereof will be lost.

40. The estimated wholesale value of the Kia dealership vehicles is \$2,784,082.00. The estimated wholesale value of the Hyundai dealership vehicles is \$453,254.00; therefore, the total estimated wholesale value is \$3,237,705.00.

41. By letter dated October 7, 2019, transmitted by counsel for Hyundai Capital to counsel for Nemet Motors, Hyundai Capital demanded the voluntary surrender of the Vehicles. A true copy of that letter is attached hereto as Exhibit I. Nemet Motors did not respond.

WHEREFORE, Plaintiff, Hyundai Capital America, demands judgment against Defendants for the following relief:

- A) Adjudging and declaring that Plaintiff has a perfected first priority security interest in the Collateral and the proceeds thereof;
- B) Declaring that Nemet Motors is in default in its contractual obligations to Plaintiff;
- C) Granting a preliminary injunction restraining Nemet Motors from concealing, removing, transferring, encumbering, hypothecating, selling or disposing of the eight vehicles listed in Exhibit G hereto;
- D) Granting a preliminary injunction requiring Defendants to account for, assemble, and turn over the remaining vehicles to Plaintiff;
- E) Issuing a Writ of Seizure for the vehicles; and
- F) Granting such other and further relief as the Court deems equitable and just.

**COUNT TWO (BREACH OF THE ILSA)**

42. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 39 of this Complaint as though set forth fully herein.

43. Nemet Motors has breached its contractual obligations under the ILSA, including, without limitation, terminating its Nissan franchise and failing to make payment when due.

44. Pursuant to Section 10 of the ILSA, Nemet Motors is in default of its obligations to Hyundai Capital.

45. Pursuant to Section 11 of the ILSA, upon Nemet Motors' default, Hyundai Capital has the right to declare the unpaid principal amount of all outstanding advances, all interest accrued thereon, and all other amounts owing or payable hereunder or under any other

loan document to be immediately due and payable, without presentment, demand, protest or other notice of any kind.

46. Pursuant to Section 6(a)(i) of the ILSA, Hyundai Capital may terminate the ILSA immediately upon Nemet Motors' default.

47. As stated above, based upon Nemet Motors' default, Hyundai Capital advised Nemet Motors of the termination of the ILSA (Exhibit D hereto).

48. As a result of the breaches by Nemet Motors, by demand letter dated September 10, 2019 (Exhibit F hereto), Hyundai Capital declared the full amount then owed to be due and payable by September 11, 2019.

49. Full payment has not been made by Nemet Motors, although it has sold some vehicles and applied those funds against balances due. The present principal balance due under the ILSA is \$3,694,333.63, plus interest of \$56,999.53, plus fees and costs. Interest, costs and fees continue to accrue.

50. Pursuant to Section 11 of the ILSA, Hyundai Capital has all rights afforded to it under the Uniform Commercial Code and under contract, including without limitation the right to collect, receive or take actual or constructive possession of the Collateral or any part thereof, and may enter upon the premises for that purpose, sell lease or otherwise dispose of the Collateral, or any part thereof, at public or private sale.

51. Pursuant to Section 16 of the ILSA, Nemet Motors is liable for all costs and expenses related to this action, including attorneys' fees and costs.

WHEREFORE, Plaintiff, Hyundai Capital America, demands judgment against defendant Nemet Motors for the following relief:

A) Adjudging and declaring that Plaintiff has a perfected first priority security interest

in the Collateral and the proceeds thereof;

- B) Adjudging and declaring that Nemet Motors is in default in its contractual obligations to Plaintiff;
- C) Granting a preliminary injunction requiring from concealing, removing, transferring, encumbering, hypothecating, selling or disposing of the vehicles listed in Exhibit G hereto not already marked as sold, any interest therein, or the proceeds thereof;
- D) Permitting Plaintiff to enter upon the premises of the Nemet Motors premises, or whatever location the Collateral is located, and take possession of the Collateral and dispose of the collateral in accordance with law;
- E) Entering judgment in the amount due and owing from Nemet Motors under the ILSA;
- F) Awarding compensatory and incidental damages, and attorneys' fees and costs of suit; and
- G) Granting such other and further relief as the Court deems equitable and just.

**COUNT THREE (BREACH OF THE BUSINESS LOAN AGREEMENT)**

52. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 49 of this Complaint as though set forth fully herein.

53. On or about August 30, 2016, Hyundai Capital, as lender, and Nemet Motors, as borrower, entered into the Business Loan Agreement, pursuant to which Hyundai Capital granted to Nemet Motors a loan in the sum of four hundred thousand (\$400,000.00) dollars for working capital purposes to be made in a single advance. A true copy of the Business Loan Agreement is attached hereto as Exhibit C.

54. Pursuant to Section 3 of the Business Loan Agreement, the loan bears interest at

the rate applicable to advances for new vehicles under the ILSA.

55. Pursuant to Section 4 of the Business Loan Agreement, the loan was to be evidenced by a Note. A true copy of the Note is attached hereto as part of Exhibit E.

56. Pursuant to Section 4 of the Business Loan Agreement, interest was due and payable on the first day of each month commencing on October 1, 2016 and continuing thereafter through and including September 1, 2021.

57. Also pursuant to Section 4 of the Business Loan Agreement, the principal amount of the loan was due and payable in sixty (60) equal monthly installments of \$6,666.67 each on the first day of each calendar month, commencing on October 1, 2016 and continuing thereafter through and including September 1, 2021.

58. Under Section 12 of the Business Loan Agreement, Hyundai Capital is granted a lien on and security interest in all personal property and fixtures of Nemet Motors, wherever located, as described more specifically therein.

59. Section 10 of the Business Loan Agreement sets forth the events that shall constitute a default thereunder.

60. Section 10(a) of the Business Loan Agreement provides that the failure to make a payment due shall constitute an event of default.

61. Sections 10(d) and (e) of the Business Loan Agreement provide that a default by Nemet Motors in the performance of any of the agreements contained in the ILSA, or in making payment under the ILSA, shall also constitute an event of default under the Business Loan Agreement.

62. In addition, if the ILSA is terminated, that shall constitute a default under Section 10(f).

63. Nemet Motors is in default under the Business Loan Agreement in that the ILSA was terminated, resulting in the acceleration of the amounts due under the ILSA.

64. Pursuant to Section 11 of the Business Loan Agreement, upon Nemet Motors' default, Hyundai Capital has the right to declare the unpaid principal amount of all outstanding advances, all interest accrued thereon, to be immediately due and payable, without presentment, demand, protest or other notice of any kind, to exercise its rights with respect to its collateral as described therein, to reduce any claim to judgment, and to exercise its other rights under the Business Loan Agreement and applicable law.

65. As a result of the breaches by Nemet Motors, by demand letter dated September 10, 2019 (Exhibit D hereto), Plaintiff declared the full amount then owed to be due and payable by September 11, 2019.

66. Full payment was not made.

67. Pursuant to Section 12 of the Business Loan Agreement, Hyundai Capital has all rights afforded to it under the Uniform Commercial Code and under contract, including without limitation the right to collect, receive or take actual or constructive possession of the personal property and fixtures of Nemet Motors, or any part thereof, and may enter upon the premises for that purpose, sell lease or otherwise dispose of the collateral, or any part thereof, at public or private sale.

68. Pursuant to Section 13(f) of the Business Loan Agreement, Nemet Motors is liable for all costs and expenses incurred in connection with this action, including attorneys' fees and costs of suit.

WHEREFORE, Plaintiff, Hyundai Capital America, demands judgment against Nemet Motors for the following relief:

- A) Adjudging and declaring that Plaintiff has a perfected first priority security interest in the Collateral and proceeds thereof as described in the Business Loan Agreement;
- B) Adjudging and declaring that Nemet Motors is in default in its obligations under the Business Loan Agreement;
- C) Issuing a Writ of Seizure;
- D) Permitting Plaintiff to enter upon the premises of the Nemet Motors' dealership, or whatever location the Collateral is located, and take possession of the Collateral and dispose of the collateral in accordance with law;
- E) Entering judgment in the amount due and owing from Nemet Motors under the Business Loan Agreement;
- F) Awarding compensatory and incidental damages, and attorneys' fees and costs of suit; and
- G) Granting such other and further relief as the Court deems equitable and just.

**COUNT FOUR (GUARANTY)**

69. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 66 of this Complaint as though set forth fully herein.

70. On or about September 5, 2014, Perlstein executed and delivered to Hyundai Capital a Continuing Guaranty and Subordination Agreement whereby Nemet unconditionally and irrevocably guaranteed to Hyundai Capital timely payment in full when due of all obligations of Nemet Motors to Hyundai Capital, including without limitation any obligations, liabilities and indebtedness of every kind, nature and description owing from Nemet Motors to Hyundai Capital.

71. A true copy of the above-referenced Continuing Guaranty and Subordination Agreement is attached hereto collectively as Exhibit H.

72. The duty of the guarantor to pay is joint and several with Nemet Motors and Hyundai Capital is authorized and empowered to proceed against the guarantor without pursuing any other remedy it may have.

73. The entire sum due and owing from Nemet Motors is due and owing by Perlstein.

74. Pursuant to Section 13 of the Guaranty, Perlstein is also liable for the costs and expenses of this action, including attorneys' fees and costs.

WHEREFORE, Plaintiff, Hyundai Capital America, demands judgment against defendants Scott A. Perlstein, Sr.:

- A) Entering judgment against defendant Scott A. Perlstein, Sr., for the full amount due from Nemet Motors to Hyundai Capital;
- 1) Awarding Plaintiff its attorneys' fees and costs of suit; and
- 2) Granting such other and further relief as the Court deems equitable and just.

**SANDELANDS EYET LLP**  
*Attorneys for plaintiff  
Hyundai Capital America*

Dated: October 9, 2019

By: /s/ Kathleen Cavanaugh  
Kathleen Cavanaugh, Esq.  
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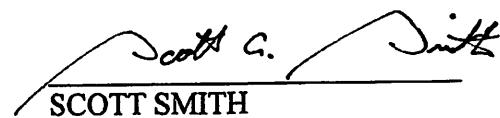
DECLARATION UNDER PENALTY OF PERJURY

I, SCOTT SMITH, hereby declare under penalty of perjury:

I am a Director-Commercial Credit of Hyundai Capital America ("HCA"), the plaintiff in this matter, and I have read the foregoing Complaint and know the contents thereof; that the same is true to my own knowledge or based upon the books and records of Hyundai Capital America kept in the ordinary course of its business, except as to matters therein stated to be alleged upon information and belief, and that as to those matters I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on October 9, 2019



A handwritten signature consisting of the first name "Scott" above the middle initial "G." and the last name "Smith". The signature is written in cursive ink.

SCOTT SMITH

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

HYUNDAI CAPITAL AMERICA,

Plaintiff,

v.

NEMET MOTORS LLC, a New York limited liability company; and SCOTT A. PERLSTEIN, SR.,

Defendants,

CIVIL CASE NO.:

CIVIL ACTION

**DECLARATION OF  
JOSEPH SEGRETI**

I, JOSEPH SEGRETI, being of full age, declare under penalty of perjury as follows:

- I am employed as a Business Development Manager with Hyundai Capital America (“Hyundai Capital”). My duties with Hyundai Capital include field sales, monitoring dealerships’ portfolio performance, and acting as a keeper during times of dealership financial difficulty.
- I have personal knowledge of the facts contained in this Declaration.
- I am one of the employees of Hyundai Capital who has been acting as a keeper on the premises of Nemet Motors LLC (“Nemet Motors”), holding the titles and keys to the vehicles that are collateral of Hyundai Capital.
- On September 20, 2019, I took over the titles and keys from Kristin Schmitt. I had been advised that a 2019 Kia Sedona vehicle, vehicle identification number KNDMB5C10K6539215 (the “Vehicle”), was missing from the premises, and apparently

had been sold without payment to Hyundai Capital.

- I approached the Title Clerk, Nidia Rinchey, and advised her that I was told that a certified check for the Vehicle was awaiting pickup. Ms. Rinchey advised me that she was unaware of any certified funds to be provided to me. I responded that I was advised that earlier in the morning she had requested keys and a manufacturer's statement of origin from Kristin Schmitt. I advised her that I would release those if I received certified funds in return.
- The Title Clerk again advised that she was unaware of any certified funds' being owed. She looked up the vehicle identification number on Nemet Motors' system and confirmed that the Vehicle had been sold on September 19, 2019. I requested that she contact her controller to advise that certified funds were due that day.
- I was also asked for two sets of keys for test drive vehicles. I advised the General Sales Manager, Yassir Aziz, that I would not release the keys due to the situation with the Vehicle. Mr. Yasser said that he understood, and I advised that if we received the certified funds, I would determine if Hyundai Capital would release keys for test drives. I then received the certified funds, and Hyundai Capital began releasing vehicles for test drives.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: October \_\_, 2019

  
Joseph Segreti

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

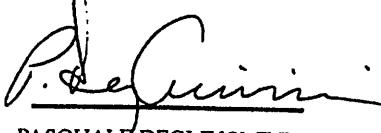
HYUNDAI CAPITAL AMERICA, Plaintiff,  v.  NEMET MOTORS LLC, a New York limited liability company; and SCOTT A. PERLSTEIN, SR., Defendants,	CIVIL CASE NO.:  CIVIL ACTION  DECLARATION OF PASQUALE DEGLIUOMINI
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I, PASQUALE DEGLIUOMINI, being of full age, declare under penalty of perjury as follows:

1. I am employed as a Business Development Manager with Hyundai Capital America ("Hyundai Capital"). My duties with Hyundai Capital include field sales, monitoring dealerships' portfolio performance, and acting as a keeper during times of dealership financial difficulty.
2. I have personal knowledge of the facts contained in this Declaration.
3. I am one of the employees of Hyundai Capital who has been acting as a keeper on the premises of Nemet Motors LLC ("Nemet Motors"), holding the titles and keys to the vehicles that are collateral of Hyundai Capital. The purpose of placing a keeper on the premises is to insure that vehicles are sold only in the ordinary course of business, and that Hyundai Capital is promptly paid the balance due for any vehicle that is sold.
4. On September 16, 2019, a salesperson from Nemet Motors requested that I release a key for a 2019 Kia Sedona vehicle, vehicle identification number KNDMB5C10K6539215 (the "Vehicle"), stating that the Vehicle needed to go to a body shop for leather repairs. On that basis, I released the key to the Vehicle.
5. On September 17, 18, 19 and the morning of September 20, 2019, Kristin Schmitt, another employee of Hyundai Capital, was on the dealership premises acting as keeper. On September 20, 2019, Ms. Schmitt advised me that the Vehicle was not at the dealership premises, and that the disposition was still unknown. I called the dealership general manager, Sharen McAvoy, who told me she would look into the situation and get back to me. Ms. McAvoy then called me and advised that the Vehicle had been sold and delivered to a customer. She added that she would arrange to have certified funds provided to pay for the Vehicle.
6. In the afternoon of September 20, 2019, a certified check was provided to Joseph Segreti, another employee of Hyundai Capital acting as keeper.
7. However, we are deeply concerned that Nemet Motors did not provide timely information on the whereabouts of the Vehicle and it appears that there was an attempt to conceal the sale of the vehicle.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: October 9, 2019

  
PASQUALE DEGLIUOMINI

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

HYUNDAI CAPITAL AMERICA, Plaintiff, v.  NEMET MOTORS LLC, a New York limited liability company; and SCOTT A. PERLSTEIN, SR., Defendants,	CIVIL CASE NO.:  CIVIL ACTION  DECLARATION OF KRISTIN SCHMITT
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I, KRISTIN SCHMITT, being of full age, declare under penalty of perjury as follows:

1. I am employed in field sales with Hyundai Capital America ("Hyundai Capital").
2. I have personal knowledge of the facts contained in this Declaration.
3. I am one of the employees of Hyundai Capital who has been acting as a keeper on the premises of Nemet Motors LLC ("Nemet Motors"), holding the titles and keys to the vehicles that are collateral of Hyundai Capital.
4. On September 17, 2019, I took over the titles and keys from Pasquale Degliuomini. I was advised that a 2019 Kia Sedona vehicle, vehicle identification number KNDMB5C10K6539215 (the "Vehicle"), was out to a body shop for leather work.
5. On September 18, 2019, I asked the whereabouts of the Vehicle and was advised that it was sold. I saw financing approval and funding on the DealerTrack computer system confirming the sale, but was advised by a Nemet Motors employee that the Vehicle was still at the auto body shop and that they would check on it.
6. On September 19, 2019, having not received any further information, I advised Nemet Motors employees that there would be a problem if I didn't see the Vehicle or get certified funds paying the balance due for the Vehicle.
7. On September 20, 2019, I was present as keeper in the morning. Nidia Richey requesting several manufacturer's statements of origin, including the one for the Vehicle. By email, I asked her why the statement for the Vehicle was being requested, if it had not yet been sold. I received no response.
8. I spoke to the General Sales Manager, Carlos Zetina, and advised him that Hyundai Capital's auditors were there to count the vehicles, and that if the Vehicle was not present, I would need a check for the Vehicle. When Yasser Aziz arrived, I advised him of the same thing. Mr. Aziz advised me that he would get a check. Thereafter, I was advised that the check was received.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: October \_\_, 2019

  
Kristin Schmitt

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

HYUNDAI CAPITAL AMERICA,

Plaintiff,

v.

NEMET MOTORS, LLC, a New York limited liability company; and SCOTT A. PERLSTEIN, SR.,

Defendants,

CIVIL CASE NO.:

CIVIL ACTION

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**PLAINTIFF'S MEMORANDUM OF LAW IN SUPPORT OF ITS APPLICATION FOR  
ENTRY OF AN ORDER TO SHOW CAUSE WITH IMMEDIATE RESTRAINTS**

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**SANDELANDS EYET LLP**

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*Hyundai Capital America*

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## TABLE OF CONTENTS

	<i>Page</i>
PRELIMINARY STATEMENT .....	1
STATEMENT OF FACTS .....	3
LEGAL ARGUMENT .....	2
POINT I: PLAINTIFF IS ENTITLED TO ISSUANCE OF A WRIT OF REPLEVIN FOR THE MOTOR VEHICLES AS A MATTER OF LAW.....	7
POINT II: AN IMMEDIATE INJUNCTION SHOULD ISSUE, BECAUSE PLAINTIFF IS IN IMMINENT DANGER OF THE IRREPARABLE LOSS OF THE COLLATERAL AND THE PROCEEDS THEREOF .....	10
CONCLUSION .....	5

**PRELIMINARY STATEMENT**

This Memorandum of Law is submitted in support of the application by plaintiff Hyundai Capital America (“Plaintiff” or “Hyundai Capital”) for entry of an Order compelling defendants to show cause why an Order should not be entered for the issuance of a Writ of Replevin with respect to motor vehicles that constitute collateral of Plaintiff, which secures repayment under a motor vehicle inventory loan and security agreement.

In sum, defendant Nemet Motors, LLC (“Nemet Motors”) is in default in its obligations under its motor vehicle inventory loan and security agreement and its business loan agreement pursuant to which Hyundai Capital financed Nemet Motors’ purchase of motor vehicle inventory for its Kia and Hyundai brand dealerships. In June 2019, Hyundai Capital terminated its inventory financing of Nemet Motors. Also in June 2019, Nissan Motor Acceptance Corp. (“NMAC”) filed suit against Nemet Motors in this court, alleging that Nemet Motors had failed to pay NMAC \$2,702,631.94 for vehicles sold that were financed by NMAC.

On July 23, 2019, Hyundai Capital demanded it be allowed to place a “keeper” on the dealership premises during its business hours to hold the keys and titles, to prevent a situation such as the one suffered by NMAC, where its collateral was sold and it was not paid. However, the dedication of an employee to be present full-time at Nemet Motors’ premises is a substantial burden upon Hyundai Capital. In addition, on one recent occasion, Nemet Motors employees lied to the keeper regarding the status of a vehicle. Hyundai Capital refers to the Declarations of Joseph Segreti, Kristin Schmitt and Pasquale Degliuomini filed herewith. Specifically, the Nemet Motors employee requested vehicle keys, asserting that a vehicle was going to be repaired. However, instead, the vehicle was sold. Upon Hyundai Capital’s demand, payment ultimately was made,

but Hyundai Capital is concerned regarding the willingness to lie, especially in light of what occurred with respect to the NMAC line of credit.

Nemet Motors defaulted in its payment obligations in September 2019, and by letter dated September 10, 2019, the loans were accelerated and demand was made for the full balance due. Payment was not made.

Based upon Nemet Motors' defaults, Hyundai Capital was entitled to demand the turnover of its collateral, consisting primarily of motor vehicle inventory and parts. Since June 2019, Hyundai Capital has provided Nemet Motors with time to try to obtain alternate financing or to sell the dealerships. However, to the best of Hyundai Capital's knowledge, no contract for sale of the dealerships or alternate financing is in place, and the financial condition of Nemet Motors has continued to deteriorate.

In addition, the value of Hyundai Capital's collateral is deteriorating over time. Hyundai Capital's best option to dispose of new vehicle inventory, is to return the vehicles to the manufacturer for full credit. However, as the vehicles age, less vehicles will be eligible for return. For example, the 2017 year vehicles are already not eligible for return. Furthermore, as vehicles accrue mileage or damage, the ability to return them to the manufacturer for full credit is impaired.

In sum, Nemet Motors has been in default in its obligations to Hyundai Capital for several months and no resolution is in sight. Pursuant to the express written terms of its agreements with Nemet Motors, Hyundai Capital is entitled to possession of its collateral, including the motor vehicle inventory. Therefore, Hyundai Capital respectfully requests that Nemet Motors be ordered to appear and show cause why a writ of replevin of the collateral not be issued, and the imposition of immediate, temporary restraints against the further disposition of Hyundai Capital's collateral while this matter is pending.

**STATEMENT OF FACTS**

Plaintiff refers to and incorporates herein the facts as set forth in the Verified Complaint, and Declarations of Kristin Schmitt, Pasquale Degliuomini and Joseph Segreti filed herewith. In sum, On or about September 5, 2014, Hyundai Capital, as lender, and Nemet Motors, as borrower, entered into an Inventory Loan and Security Agreement (the “ILSA”), pursuant to which, *inter alia*, Hyundai Capital granted to Nemet Motors a line of credit whereby Hyundai Capital may, but is not required to, make advances to Nemet Motors for the acquisition of vehicles for its vehicle inventory. A true copy of the ILSA is attached to the Complaint as Exhibit A.

Pursuant to Section 4 of the ILSA, Nemet Motors agreed to immediately pay to Hyundai Capital the outstanding amount of each advance by lender on a vehicle upon the sale, lease or trade of such vehicle, or on the date such vehicle is destroyed, stolen, lost or confiscated, except as otherwise stated in the addendum thereto. Verified Complaint, at ¶4.

The obligation of the Nemet Motors to sell vehicles only in the ordinary course of business and remit timely monies to Hyundai Capital once a vehicle is sold to a customer is the cornerstone of the relationship between Hyundai Capital and Nemet Motors. Since significant amounts of money are at issue, any failure of Nemet Motors to immediately remit the monies owed upon the sale or other disposition of a vehicle that is collateral of Hyundai Capital pursuant to Paragraph 4 constitutes as material default. Verified Complaint, at ¶5.

Pursuant to Section 8 of the ILSA, Hyundai Capital is granted a security interest in all personal property and fixtures of Nemet Motors, whether then owned or after acquired, whether

or not financed by Hyundai Capital, including new and used motor vehicles, parts, accessories, display and demonstration items, returns and repossession and other personal property held for sale or lease, and all additions and accessions thereto (hereinafter the "Collateral"). Verified Complaint, at ¶6.

In violation of Section 9(a)(i) of the ILSA, wherein Nemet Motors covenants to maintain all franchises, Nemet Motors terminated its Nissan brand franchise. Verified Complaint, at ¶¶7, 12 and 16 and Ex. A.

Based upon the Verified Complaint filed by NMAC against Nemet Motors on June 3, 2019 in the matter of Nissan Motor Acceptance Corp. v. Nemet Motors, LLC, et al., United States District Court, Eastern District of New York, Civil Case No. 19-3284, Nemet Motors violated Section 10(d) of the ILSA, by failing to make a payment when due with respect to an indebtedness with a principal balance in excess of \$50,000.00 constitutes an event of default. Verified Complaint, at ¶¶17-19 and Ex. A. In addition, Nemet Motors violated Section 10(g) of the ILSA, which prohibits a default or breach by Nemet Motors under any agreement by Nemet Motors with a creditor, like NMAC, with whom Hyundai Capital has an intercreditor agreement. Verified Complaint, at ¶20 and Ex. A.

By letter dated June 28, 2019, Hyundai Capital advised Nemet Motors that it was terminating the ILSA. Verified Complaint, at ¶21 and Ex. D.

The serious and substantial nature of the default by Nemet Motors in its obligations to NMAC put Hyundai Capital in substantial fear that Nemet Motors was undercapitalized, and that Hyundai Capital's Collateral was also at risk of being transferred without payment to Hyundai Capital. Verified Complaint, at ¶22 and Ex. A.

Under Section 11 of the ILSA, upon default, Hyundai Capital is entitled to all remedies

provided in the ILSA or by law, including the right to demand and take actual possession of the Collateral, to sell, lease or otherwise dispose of its Collateral, and to appoint a representative known as a “keeper” to enter the premises of the dealership and remain on the premises for such time as the keeper deems appropriate, to take constructive or actual possession of the Collateral, to take possession and control over statements of origin and title with respect to each vehicle in Nemet Motors’ inventory, and to take possession over documents, books, records, or any tangible or intangible property of Nemet Motors relating to or comprising part of Hyundai Capital’s Collateral. Verified Complaint, at Ex. A. As a result of that default, by letter dated July 23, 2019, Hyundai Capital gave Nemet Motors notice of its default, and demanded that Nemet Motors permit the placement of a keeper on the dealership premises, to hold the motor vehicles titles, manufacturer’s statements of origin and keys. Nemet Motors permitted the placement of a keeper on the premises. Verified Complaint, at ¶¶ and Ex. E.

Thereafter, Nemet Motors requested that Hyundai Capital agree to waive certain rights that Hyundai Capital had under the ILSA to seek turnover of monies owed to Nemet Motors from Hyundai Motors America (“HMA”) and Kia Motors America (“KMA”) in the approximate sum of \$350,000.00, to waive Hyundai Capital’s right to retain the proceeds of consumer retail installment contracts to be applied against the amounts owed by Nemet Motors to Hyundai Capital, to reinstate the ILSA inventory financing, and to forbear from taking any other action to pursue its rights upon default under the ILSA, because Nemet Motors had obtained a potential purchaser for its Hyundai dealership. Verified Complaint, at ¶26.

Nemet Motors acknowledged that it could not provide any additional collateral in return for the collateral that it was seeking to have released, and that it had no capital or alternate form of financing to keep the dealership open. Verified Complaint, at ¶27. Nemet Motors also

acknowledged that it was liable for approximately \$1.2 million dollars in unpaid state sales taxes.

Verified Complaint, at ¶28.

Based upon the risk that Hyundai Capital would face if it acceded to Nemet Motors' requests, on September 10, 2019, Hyundai Capital declined to agree to Nemet Motors requests. Also on September 10, 2019, Nemet Motors defaulted in its obligation to make a payment of interest to Hyundai Capital under the ILSA. By letter dated September 10, 2019, Hyundai Capital notified Nemet Motors of its further default, and, pursuant to the terms of the ILSA and Business Loan Agreement, declared the full amount then owed of \$5,125,997.44 to be due and payable by September 11, 2019. Payment was not made. Verified Complaint, at ¶¶29-31 and Ex. F.

To the best of Hyundai Capital's knowledge, Nemet Motors does not have alternate financing or any contract to sell the dealerships, notwithstanding that more than three months have passed since Hyundai Capital provided the June 28, 2019 notice of termination of the ILSA. Verified Complaint, at ¶33.

To protect its Collateral, Hyundai Capital has been forced to dedicate an employee to be present on every business day to hold the keys and titles and try to prevent the improper sale of Hyundai Capital's Collateral without payment. Verified Complaint, at ¶34.

In addition, employees of Nemet Motors have lied to the keeper about the disposition of at least one vehicle. The Hyundai Capital employee was advised that vehicle keys were needed to take a vehicle for repairs. In fact, as Hyundai Capital later learned, the vehicle was sold. Ultimately, Hyundai Capital was able to obtain payment for that vehicle, but the willingness of Nemet Motors to lie about the disposition of vehicles, causes Hyundai Capital to be concerned with the irreparable loss of its Collateral. Verified Complaint, at ¶35. Furthermore, as stated above, it is alleged by NMAC that Nemet Motors sold over \$2.7 million dollars' worth of vehicles

that were collateral of NMAC without making payment to NMAC therefore. Verified Complaint, at ¶17.

The vehicles that are the collateral of Hyundai Capital are those vehicles listed on the trial balance attached as Exhibit G to the Complaint with respect to which there is a principal balance is reflected as owing (hereinafter the “Vehicles”).

The normal method of disposing of the new motor vehicles would be to return them to KMA or HMA for full credit. However, the value of certain vehicles and the ability to demand repurchase by KMA or HMA deteriorate over time. For example, there are 2017 model vehicles that may not be accepted by KMA or HMA for repurchase due to their age. Further delay will irreparably prejudice Hyundai Capital’s ability to satisfy the balance due through the disposition of the new vehicle inventory. Verified Complaint, at ¶38.

#### LEGAL ARGUMENT

##### POINT I

###### **PLAINTIFF IS ENTITLED TO THE ISSUANCE OF AN WRIT OF REPLEVIN FOR THE MOTOR VEHICLES AS A MATTER OF LAW.**

As set forth in the Verified Complaint, and exhibits thereto, Nemet Motors is indebted to Hyundai Capital under the ILSA and also under a Business Loan Agreement dated August 30, 2016 (Verified Complaint, at Exs. A and C). When Nemet Motors terminated its Nissan dealership franchise, and went into default under its agreement with NMAC, it was in default in its obligations to Hyundai Capital under the ILSA. After Nemet Motors failed to make the payment due on September 10, 2019, Hyundai Capital declared that the full amount owed became due and payable. See September 10, 2019 demand letter, Verified Complaint, at Ex. F. As of the date of this Order to Show Cause application, full payment has not been made.

Three months after the notice of termination of the ILSA, Nemet Motors has no contract

for sale of the dealerships or alternate source of financing. In the meantime, Hyundai Capital has been burdened with the obligation to keep an employee at the dealership premises full-time to hold the titles and keys, and the vehicles that are its primary collateral continue to deteriorate in value.

Pursuant to Section 8 of the ILSA, Hyundai Capital is granted a security interest in all personal property and fixtures of Nemet Motors as to the Kia and Hyundai dealerships, whether then owned or after acquired, whether or not financed by Hyundai Capital, including new and used motor vehicles, parts, accessories, display and demonstration items, returns and repossession and other personal property held for sale or lease, and all additions and accessions thereto. Verified Complaint, at Ex. A.

Section 10 of the ILSA enumerates the events of default thereunder. Pursuant to Section 10(a), a failure to perform any term, covenant, condition or provision of that agreement constitutes an event of default. Under Section 11, rights and remedies upon default include, without limitation, allowing Hyundai Capital to take possession of its collateral and any certificates of origin or titles to the vehicles, and to enter onto the premises to remove the collateral.

Pursuant to NY UCC 9-601, upon default by a borrower, a secured creditor may “reduce a claim to judgment, foreclose, or otherwise enforce the claim, security interest, or agricultural lien by any available judicial procedure . . . .” Furthermore, NY UCC 9-609, provides that after default, “a secured party” “may take possession of the collateral” “through judicial process” or “without judicial process, if it proceeds without breach of the peace.”

Pursuant to Fed. R. Civ. P. 64(a), “[a]t the commencement of and throughout an action, every remedy is available that, under the law of the state where the court is located, provides for seizing a person or property to secure satisfaction of a potential judgment.” Pursuant to Fed. R. Civ. P. 64(b):

**Specific Kinds of Remedies.** The remedies available under this rule include the following—however designated and regardless of whether state procedure requires an independent action:

- arrest;
- attachment;
- garnishment;
- replevin;
- sequestration; and
- other corresponding or equivalent remedies.

To avoid any breach of the peace, Hyundai Capital has commenced the present proceeding seeking replevin, comparable to an order for seizure under New York law. Pursuant to CPLR §7102, a plaintiff may apply for an order of seizure supported by a sworn statement which will clearly identify the chattel to be seized, which statement shall also state that plaintiff is entitled to possession of the chattel on the facts set forth, that the chattel is wrongfully held by the defendant, whether or an action to recover the chattel has been commenced and if it has been served, the value of the collateral, the place where the chattel is located, and that no defense to the claim is known to the plaintiff.

Through the Verified Complaint and Declarations filed herewith, plaintiff has demonstrated its duly perfected security interest in the vehicles at issue, Nemet Motors' default in its obligations to Plaintiff, the identity of the vehicles at issue as set forth in Exhibit G to the Verified Complaint, and the value thereof, and the place where the collateral is located, and that demand has been made for the turnover of the collateral. No defense to the claim is known to Hyundai Capital.

Because Hyundai Capital has demonstrated its entitlement to a writ of replevin as a matter of law, Hyundai Capital respectfully requests that an Order to Show Cause be entered requiring defendants to appear and show cause why a writ of replevin should not issue.

**POINT II**

**AN IMMEDIATE INJUNCTION SHOULD ISSUE WITHOUT NOTICE TO DEFENDANTS, BECAUSE PLAINTIFF IS IN IMMINENT DANGER OF THE IRREPARABLE LOSS OF THE COLLATERAL AND THE PROCEEDS THEREOF.**

Pursuant to CPLR §7102(d)(2):

Upon a motion for an order of seizure, the court, without notice to the defendant, may grant a temporary restraining order that the chattel should not be removed from the state if it is a vehicle, aircraft or vessel or, otherwise, from its location, transferred, sold, pledged, assigned or otherwise disposed of or permitted to become subject to a security interest or lien until further order of the court.

In this instance, notice is being given to Nemet Motors' counsel regarding the application.

As set forth above, Hyundai Capital's collateral is in peril. Nemet Motors' conduct with respect to NMAC reflects that it is ready and willing to breach its obligations and sell vehicles without making payment to the secured lender. Although Hyundai Capital has a keeper in place to hold the titles and the keys, it is a substantial burden upon Hyundai Capital to have an employee at the dealership full-time for months. In addition, in at least one instance, Nemet Motors has lied to the keeper to obtain keys for a vehicle.

Because Nemet Motors is in dire financial condition, if the vehicles are lost, it is highly improbable that Hyundai Capital would be able to be made whole through payment by Nemet Motors. Therefore, it is respectfully requested that an immediate injunction issue as provided in Fed. R. Civ. P. 64 and CPLR §7102(d)(2) to preserve the collateral pending a hearing on the application for a writ of replevin

**CONCLUSION**

For each of the reasons set forth above, Hyundai Capital respectfully requests that the Court enter the Order to Show Cause why a writ of replevin should not issue, and that the Court impose an immediate, temporary injunction barring defendants from moving, transferring, selling, pledging, assigning, or otherwise disposing of the vehicles that are Hyundai Capital's collateral as identified in Exhibit G of the Complaint, and barring the defendants from permitting them to be subject to a security interest or lien without consent of Hyundai Capital or further Order of the Court.

Respectfully submitted,

DATED: October 9, 2019

/s/ Kathleen Cavanaugh  
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# **EXHIBIT A**

Hyundai Capital

## INVENTORY LOAN AND SECURITY AGREEMENT

This INVENTORY LOAN AND SECURITY AGREEMENT (this "Agreement"), dated as of September 5, 2014, is entered into by and between HYUNDAI CAPITAL AMERICA, a California corporation ("Lender") having an address at 3161 Michelson Drive, Suite 1900, Attention: Commercial Credit, Irvine, CA 92612 and NEMET MOTORS, LLC, a New York limited liability company ("Dealer") having addresses at 144-02 Hillside Avenue, Jamaica, New York 11432 and 153-03 Hillside Avenue, Jamaica, New York 11432 (collectively, the "Premises").

## Recitals

- A. Dealer acquires new and used motor vehicles ("Vehicles") from manufacturers, distributors, auctioneers and other sellers from time to time in the ordinary course of its business.
- B. Dealer desires that Lender finance Dealer's inventory of Vehicles, and Lender has agreed to do so on the terms and subject to the conditions set forth below.

## Agreement

In consideration of the mutual covenants and agreements herein contained, Dealer and Lender agree as follows:

## 1. Definitions; Interpretation.

(a) Defined Terms. For purposes of this Agreement, the following terms shall have the respective meanings given to them below:

"Application" shall mean the "Commercial Credit Application" submitted by Dealer to Lender on or prior to the date of this Agreement.

"Business Day" shall mean any day other than a Saturday, Sunday or other day on which commercial banks are authorized to close in Irvine, California.

"Change of Control" shall mean (i) the sale, transfer or other disposition, directly or indirectly, of thirty percent (30%) or more of the stock, partnership interests, membership interests or other equity interests in Dealer, whether in one transaction or a series of transactions, (ii) the sale, transfer or disposition (in one transaction or a series of transactions) of more than twenty percent (20%) of the assets of Dealer to any one or more Persons, except for the sale or lease of Inventory in the ordinary course of Dealer's business, (iii) Dealer shall enter into any agreement with any one or more Persons to assume or take-over the operations or management of Dealer's business in any significant respect or (iv) the liquidation or dissolution of Dealer or the adoption of a plan by the stockholders, partners or members of Dealer relating to the dissolution or liquidation of Dealer.

"Date of Sale or Lease" shall mean the earliest to occur of (i) the date of delivery of the Vehicle to the customer, (ii) the date of the retail installment contract or lease for the Vehicle, (iii) the date title to the Vehicle is transferred by Dealer to any Person, (iv) the date Dealer receives any down payment for the Vehicle or (v) the date the sale is reported to Lender.

"Default" shall mean any event or condition that constitutes an Event of Default or that, with the giving of any notice, the passage of time, or both, would be an Event of Default.

"Default Rate" shall mean, with respect to any Advance, an interest rate equal to the interest rate otherwise applicable to such Advance (as set forth in the then current Variable Terms Addendum) plus 2% per annum.

"Event of Default" shall have the meaning set forth in Section 10.

"Governmental Authority" shall mean the government of the United States of America, or any political subdivision thereof, whether state or local, and any agency, authority, instrumentality, regulatory body, court, central bank or other entity exercising executive, legislative, judicial, taxing, regulatory or administrative powers or functions of or pertaining to government.

"Guarantor" shall mean any Person who executes a Continuing Guaranty and Subordination Agreement or a

Secured Continuing Guaranty and Subordination Agreement in favor of Lender in connection with the Obligations or otherwise guarantees all or any portion of the Obligations.

"Inventory" shall mean any "inventory," as such term is defined in the UCC, now owned or hereafter acquired by Dealer, and, in any event, shall include, without limitation, all new and used motor vehicles, parts and accessories that are held for sale or lease by Dealer.

"Lien" shall mean, with respect to any property, any security interest, mortgage, pledge, lien, charge or other encumbrance in, of, or on such property or the income therefrom, including the interest of a vendor or lessor under a conditional sale agreement, capital lease or other title retention agreement, or any agreement to provide any of the foregoing, and the filing of any financing statement or similar instrument under the UCC or comparable law of any jurisdiction.

"Loan Documents" shall mean, collectively, this Agreement and all exhibits, schedules and addenda hereto, the Application, each Assignment of Factory/Distributor Receivables, Continuing Guaranty and Subordination Agreement, Equity Account Agreement, Secured Continuing Guaranty and Subordination Agreement, Subordination Agreement, Subordination and Pledge Agreement, control agreement and all other documents, instruments, certificates and agreements delivered by or on behalf of any Loan Party to Lender in connection with this Agreement or any other Loan Document on or prior to the date of this Agreement.

"Loan Parties" shall mean, collectively, Dealer and Guarantors.

"Material Adverse Change" shall mean (i) a material adverse change in the business, prospects, operations, results of operations, assets, liabilities or condition (financial or otherwise) of Dealer, (ii) a material impairment of Dealer's ability to perform its obligations under the Loan Documents to which it is a party or of Lender's ability to enforce the Obligations or realize upon the Collateral, or (iii) a material impairment of the enforceability or priority of Lender's Liens with respect to the Collateral as a result of an action or failure to act on the part of Dealer, in each case as determined by Lender.

"Obligations" shall mean (i) any and all advances and all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender, including principal, interest, charges, fees, costs and expenses, however evidenced, whether as principal, surety, endorser, guarantor or otherwise, arising under this Agreement or any other Loan Document, whether now existing or hereafter arising, whether arising before, during or after the initial or any renewal term of this Agreement or after the commencement of any case or proceeding with respect to Dealer under the United States Bankruptcy Code or any similar statute (including the payment of interest and other amounts which would accrue and become due but for the commencement of such case, whether or not such amounts are allowed or allowable in whole or in part in such case), whether direct or indirect, absolute or contingent, joint or

several, due or not due, primary or secondary, liquidated or unliquidated, or secured or unsecured and (ii) all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender under or pursuant to any other agreement, guaranty or instrument, whether now existing or hereafter arising.

**"Person"** shall mean any natural person, corporation, limited liability company, trust, joint venture, association, company, partnership, Governmental Authority or other entity.

**"UCC"** shall mean the Uniform Commercial Code as in effect in the state in which the Premises are located and/or any other jurisdiction the laws of which may be applicable to or in connection with the creation, perfection or priority of any Lien on any Collateral.

**"Variable Terms Addendum"** shall mean the Variable Terms Addendum to this Agreement, as the same may be amended, supplemented, replaced or otherwise modified from time to time in accordance with the terms thereof.

**(b) Interpretative Provisions.**

- (i) All terms used herein that are defined in the UCC shall have the meanings given therein unless otherwise defined in this Agreement.
- (ii) All references to the plural herein shall also mean the singular and to the singular shall also mean the plural unless the context otherwise requires.
- (iii) All references to statutes and regulations shall include any amendments of the same and any successor statutes and regulations.
- (iv) All references to Dealer and Lender or to any other Person herein shall include their respective successors and assigns.
- (v) The words "hereof", "herein", "hereunder", "this Agreement" and words of similar import when used in this Agreement shall refer to this Agreement as a whole and not any particular provision of this Agreement and as this Agreement now exists or may hereafter be amended, modified, supplemented, extended, renewed, restated or replaced.
- (vi) The word "including" when used in this Agreement shall mean "including, without limitation" and the word "will" when used in this Agreement shall be construed to have the same meaning and effect as the word "shall".
- (vii) An Event of Default shall exist or continue unless and until such Event of Default is expressly waived by Lender in accordance with Section 18.

**2. Discretionary Advances**

- (a) In Lender's sole and absolute discretion, Lender may (but shall not be obligated to) make advances to Dealer ("Advances") from time to time in such amounts as may be requested by Dealer or in such lesser amounts as Lender may elect in its sole and absolute discretion for the purpose of Dealer's acquisition of Vehicles for its Vehicle inventory. Lender may condition the making of any Advance on the satisfaction of one or more conditions in its sole and absolute discretion. Lender may also, even if no Event of Default has occurred, and without any cause whatsoever, refuse to make any Advance requested by Dealer.
- (b) Advances hereunder may be made by Lender:
  - (i) On Dealer's behalf to manufacturers, distributors, dealers, auctioneers and other sellers of Vehicles to Dealer;
  - (ii) Directly to Dealer for the purpose of Dealer's acquisition or holding of Vehicle inventory; or

(iii) On Dealer's behalf to a third party which has previously financed Dealer's Vehicle inventory.

- (c) Lender is authorized and requested to deal directly with manufacturers, distributors, dealers, auctioneers or other sellers of Vehicles in arranging payment on Dealer's behalf. Lender may rely upon any invoice or advice from any such manufacturer, distributor, dealer, auctioneer or other seller as being correct in all respects and Lender is relieved and released from any responsibility or liability for the correctness, validity or authenticity of any invoice or other instrument presented to it for payment or for the existence, quality, condition, identity, value, title or delivery of property purported to be represented by any such invoice or other instrument.
- (d) Lender will establish and may from time to time, in its sole and absolute discretion, increase or decrease the limit on Advances to be made to or on behalf of Dealer and the makes, models, types and age of Vehicles eligible for Advances.

**3. Interest and Charges**

- (a) All Advances made by Lender pursuant to Section 2 hereof, and all other indebtedness of Dealer to Lender under this Agreement, shall bear interest from the date of advance by Lender to the date of payment by Dealer at the rate set forth in the Variable Terms Addendum in effect from time to time. All interest hereunder shall be computed on the basis of a year of 365 days (or 366 days in a leap year) and shall be payable for the actual number of days elapsed. Dealer agrees to pay all fees and charges set forth in the Variable Terms Addendum in effect from time to time.
- (b) Interest on the total amount owed by Dealer under this Agreement, together with any applicable fees and charges, shall be billed by Lender monthly and shall be due and payable ten (10) calendar days after the date of billing by Lender.
- (c) If any amount payable by Dealer under any Loan Document is not paid when due (without regard to any applicable grace periods), whether at stated maturity, by acceleration or otherwise, such amount shall thereafter bear interest at a per annum rate equal to the Default Rate to the fullest extent permitted by applicable law. Furthermore, upon the request of Lender, while any Event of Default exists, Dealer shall pay interest on the principal amount of all outstanding Obligations hereunder at a per annum rate equal to the Default Rate to the fullest extent permitted by applicable law. Accrued and unpaid interest on past due amounts (including interest on past due interest) shall be due and payable upon demand.
- (d) To the fullest extent permitted by applicable law, if any payment under this Agreement is not made on or before its due date, Lender may at its option assess a late charge of 5% of the overdue amount. Dealer acknowledges that such late charge represents a reasonable sum considering all of the circumstances existing on the date of this Agreement and represents a fair and reasonable estimate of the costs that will be sustained by Lender due to the failure of Dealer to make timely payments. Dealer further agrees that proof of actual damages would be costly and inconvenient. Such late charge shall be paid without prejudice to the right of Lender to collect any other amounts provided to be paid or to declare a default under this Agreement or from exercising any other rights and remedies of Lender.
- (e) In the event Dealer elects to participate in an insurance program providing comprehensive and collision coverage on Vehicles floored by Lender under this Agreement and for which Lender provides reporting and other services, the premiums for such coverage paid by Lender shall be billed each month by Lender to Dealer, who shall pay such monthly charges to Lender upon receipt of such billing or as otherwise directed by Lender.

(f) Notwithstanding anything herein to the contrary, if at any time the interest rate applicable to any Advance, together with all fees, charges and other amounts which are treated as interest on such Advance under applicable law (collectively the "Charges"), shall exceed the maximum lawful rate (the "Maximum Rate") which may be contracted for, charged, taken, received or reserved by Lender in accordance with applicable law, the rate of interest payable in respect of such Advance hereunder, together with all Charges payable in respect thereof, shall be limited to the Maximum Rate and, to the extent lawful, the interest and Charges that would have been payable in respect of such Advance but were not payable as a result of the operation of this Section 3(e) shall be cumulated and the interest and Charges payable to Lender in respect of other Advances or periods shall be increased (but not above the Maximum Rate therefor) until such cumulated amount, together with interest thereon at the Federal Funds Effective Rate to the date of repayment, shall have been received by Lender.

4. **Payment by Dealer.** Dealer shall pay Lender all indebtedness created pursuant to this Agreement as follows:

- (a) Dealer agrees to immediately pay to Lender the outstanding amount of each Advance by Lender on a Vehicle upon the sale, lease or trade of such Vehicle or on the date such Vehicle is destroyed, stolen, lost or confiscated; provided, however, that unless an Event of Default has occurred and is continuing, Dealer shall have the privilege of paying such amount to Lender in accordance with the terms of the Variable Terms Addendum. Dealer acknowledges and agrees that the above privilege is solely for the administrative convenience of Dealer and may be revoked without prior notice at any time if, in the sole judgment of Lender, Dealer has failed to comply with the terms hereof. Notwithstanding anything herein to the contrary, the outstanding Advance(s) on any sold Vehicle(s) for which Dealer has received but not yet remitted payment shall be due and payable at the time of any audit.
- (b) Without limiting Dealer's obligations under Section 4(a) above, Dealer shall make each of the payments described in the Variable Terms Addendum in effect from time to time, which payments may vary based on the type of Vehicle (new, used, program, demonstrator or service loaner).
- (c) In the event that, in the sole judgment of Lender, the value of any Vehicle upon which an Advance has been made becomes reduced, such as by the introduction of new model year motor vehicles, Lender may, in its sole and absolute discretion, require Dealer to remit all or a portion of the Advance on any such Vehicle and Dealer hereby agrees to pay all or a portion of such Advance upon verbal or written demand by Lender.
- (d) In the event (i) any new Vehicle upon which Lender has made an Advance is not sold by Dealer within 365 days of such Advance or (ii) any used Vehicle upon which Lender has made an Advance is not sold by Dealer within four (4) months of such Advance, Lender may, in its sole and absolute discretion, require Dealer, and Dealer promises, to immediately repay all or a portion of such Advance upon verbal or written demand by Lender.
- (e) At its option, Dealer may, upon notice to Lender, at any time or from time to time, voluntarily prepay the Obligations in whole or in part without premium or penalty.
- (f) Any and all payments by or on account of the Obligations shall be made by Dealer without setoff, counterclaim or deduction. All payments by Dealer hereunder shall be made to Lender by Automated Clearing House in United States Dollars and in immediately available funds not later than 2:00 pm Pacific Time on the date specified herein or in the Variable Terms Addendum. All payments received by Lender after 2:00 pm Pacific time shall be deemed received on the next succeeding Business Day and any applicable interest or fee shall continue to accrue.

(g) Dealer irrevocably waives the right to direct the application of any and all payments at any time hereafter received by Lender from or on behalf of Dealer, and Dealer irrevocably agrees that Lender shall have the continuing exclusive right to apply and reapply any and all such payments against the then due and owing Obligations of Dealer as Lender may deem advisable. In the absence of a specific determination by Lender with respect thereto, all payments shall be applied first to unpaid fees, costs and expenses then due and payable under this Agreement or the other Loan Documents, second to accrued interest then due and payable under this Agreement or the other Loan Documents and finally to reduce the principal amount of outstanding Advances.

(h) In addition to any rights and remedies of Lender provided by law, Lender shall have the right at any time, without prior notice to or consent of Dealer, any such notice and consent being expressly waived by Dealer to the extent permitted by applicable law, to set-off and apply against the Obligations any amount owing from Lender to Dealer, whether under this Agreement or under any other agreement between Lender and Dealer. The aforesaid right of set-off may be exercised by Lender against Dealer or against any trustee in bankruptcy, debtor in possession, assignee for the benefit of creditors, receiver or execution, judgment or attachment creditor of Dealer or against anyone else claiming through or against Dealer or such trustee in bankruptcy, debtor in possession, assignee for the benefit of creditors, receiver, or execution, judgment or attachment creditor, notwithstanding the fact that such right of set-off may not have been exercised by Lender at any prior time. Lender shall endeavor to promptly notify Dealer after any such set-off and application made by Lender; provided, however, that the failure to give such notice shall not affect the validity of such set-off and application.

5. **Demonstrators.** From time to time Dealer may use one or more Vehicles for demonstration and promotional purposes ("Demonstrator Service") pursuant to the following terms and conditions:

- (a) No Event of Default shall have occurred and be continuing.
- (b) Dealer shall give prior notification to Lender of its intent to place a Vehicle into Demonstrator Service, and in that connection shall also provide it to Lender the Vehicle's vehicle identification number, date that the Vehicle is placed or will be placed in Demonstrator Service, date that the Vehicle will be removed from Demonstrator Service, and any additional information or documents that Lender may request from time to time.
- (c) Dealer shall obtain Lender's prior approval to place a Vehicle in Demonstrator Service.
- (d) Upon Lender's request, Dealer shall execute and deliver to Lender a demonstrator agreement in form and substance satisfactory to Lender.
- (e) Lender shall have the right to limit the number of Vehicles in Demonstrator Service at any one time in its sole and absolute discretion.

6. **Termination.**

- (a) Lender may terminate this Agreement:
  - (i) Immediately upon the occurrence of an Event of Default; or
  - (ii) Without the occurrence of an Event of Default, and with or without cause, by giving sixty (60) days prior written notice of termination to Dealer, which the parties agree shall constitute a reasonable notice period and a sufficient, fair and reasonable period of time to enable Dealer to secure financing from another source. Dealer understands and agrees that upon the expiration of such sixty (60) day period, it shall pay to Lender all Obligations created and outstanding under this

Agreement, including principal, interest, charges, fees, costs, and expenses.

(b) At any time on or after the effective date of termination of this Agreement, Lender may, in its sole and absolute discretion, accelerate the entire indebtedness due from Dealer under the Loan Documents and Dealer promises to pay such indebtedness upon demand. Any such termination shall not alter or affect the rights and obligations of the parties with regard to any Obligations incurred prior to the effective date of any such termination.

7. **Representations and Warranties.** Dealer hereby represents and warrants to Lender the accuracy and completeness of each of the following statements as of the date of this Agreement and that such statements shall be deemed as continuing and reaffirmed at the time of each Advance hereunder:

(a) **Name; State of Organization; Collateral Locations.**

- (i) The exact legal name of Dealer is as set forth on the signature page of this Agreement. Dealer has not, during the five (5) years prior to the date of this Agreement, been known by or used any other name or been a party to any merger or consolidation, or acquired all or substantially all of the assets of any Person, or acquired any of its property or assets out of the ordinary course of business, except as disclosed by Dealer in the Application.
- (ii) Dealer is an entity of the type and incorporated, organized or formed in the jurisdiction set forth in the introductory paragraph of this Agreement.
- (iii) The principal place of business of Dealer is the Premises and, as of the date of this Agreement, its only other places of business and the only other locations of Collateral, if any, are set forth in the Application, subject to the right of Dealer to establish new locations in accordance with Section 9(b) below. The Application correctly identifies any of such locations as of the date of this Agreement that are not owned by Dealer and sets forth the owners and/or operators thereof.

(b) **Existence, Power and Authority.** Dealer (i) is a corporation, partnership or limited liability company duly incorporated, organized or formed, validly existing and in good standing under the laws of the jurisdiction of its incorporation, organization or formation, (ii) has all requisite power and authority and all requisite governmental licenses, authorizations, consents and approvals to (A) own its assets and carry on its business and (B) execute, deliver and perform its obligations under the Loan Documents to which it is a party, (iii) is duly qualified and is licensed and in good standing under the laws of each jurisdiction where its ownership, lease or operation of properties or the conduct of its business requires such qualification or license, and (iv) is in compliance with all laws, rules and regulations applicable to Dealer.

(c) **No Conflict.** The execution, delivery and performance by Dealer of each Loan Document to which Dealer is a party have been duly authorized by all necessary corporate, partnership, limited liability company or other organizational action, and do not and will not (i) contravene the terms of the charter, articles of organization, by-laws, partnership agreement, operating agreement or any other organizational document of Dealer; (ii) conflict with or result in any breach or contravention of, or the creation of any Lien under, (A) any contract or agreement to which Dealer is a party or (B) any order, injunction, writ or decree of any Governmental Authority or any arbitral award to which Dealer or its property is subject; or (iii) violate any applicable law, rule or regulation.

(d) **Third Party Approvals.** No approval, consent, exemption, authorization, or other action by, or notice to, or filing with, any Governmental Authority or any other Person is necessary or required in connection with the execution, delivery or performance by, or enforcement against, Dealer of this Agreement or any other Loan Document.

(e) **Financial Statements; No Material Adverse Change.** All financial statements relating to any Loan Party (other than an individual) which have been or may hereafter be delivered by any Loan Party to Lender have been prepared in accordance with generally accepted accounting principles applied on a consistent basis and fairly present in all material respects the financial condition and the results of operation of such Loan Party as at the dates and for the periods set forth therein. No Material Adverse Change has occurred since the date of the most recent financial statements of Dealer furnished to Lender by or on behalf of Dealer.

(f) **Collateral.** Dealer has good and marketable title to the Collateral, has not made any prior sale, pledge, encumbrance, assignment or other disposition of any of the Collateral, and the Collateral is free from all encumbrances and rights of setoff of any kind except the Liens in favor of Lender created by this Agreement.

(g) **Priority of Liens.** Unless Lender has agreed in writing, pursuant to an intercreditor agreement, to accept a junior security interest or lien, and except for purchase money security interests in equipment, the Liens granted to Lender under this Agreement and the other Loan Documents constitute valid and perfected first priority security interests in and liens on the Collateral.

(h) **Licenses.** Each material license, distributorship, franchise, dealer sales and service agreement and similar agreement issued to Dealer, or to which Dealer is a party, is in full force and effect. To the best of Dealer's knowledge, no party to any such license or agreement is in default or violation thereof. Dealer has not received any written notice or threat of cancellation or termination of any such license or agreement.

(i) **Survival of Warranties; Cumulative.** All representations and warranties contained in this Agreement or any of the other Loan Documents shall survive the execution and delivery of this Agreement and shall be deemed to have been made again to Lender on the date of each additional Advance hereunder and shall be conclusively presumed to have been relied on by Lender regardless of any investigation made or information possessed by Lender. The representations and warranties set forth herein shall be cumulative and in addition to any other representations or warranties which Dealer shall now or hereafter give, or cause to be given, to Lender.

8. **Collateral.**

(a) **Grant of Security Interest.** As collateral security for the prompt payment and performance in full when due of the Obligations (whether at stated maturity, by acceleration or otherwise) and any other indebtedness and obligations of Dealer to Lender now existing or hereafter incurred, created or arising, Dealer hereby grants to Lender a continuing security interest in and lien on all personal property and fixtures of Dealer, whether now owned or hereafter acquired or existing, whether or not specifically financed by Lender and wherever located, including Dealer's right, title, and interest in and to the following (collectively, the "Collateral"):

- (i) All inventory, including new and used motor vehicles, parts, accessories, display or demonstration items, returns and repossessions and other personal property held for sale or lease, and all additions and accessions thereto;
- (ii) All general intangibles, including payment intangibles, contract rights, tax refunds, license rights, franchise rights, trademarks, service marks, trade names, goodwill, choses or things in action, computer programs, computer discs and tapes, catalogs, purchase orders, and customer lists;

- (iii) All equipment, including new and used machinery, equipment, tools, appliances, office furniture, computer equipment, signs and leasehold improvements;
- (iv) All accounts, accounts receivable and rights to payment of money of any kind, including all accounts, accounts receivable, general intangibles, contract rights and rights to payment of money due or to become due to Dealer from any manufacturer or distributor of motor vehicles, and from any of their respective divisions, subsidiaries and affiliates, including those arising out of Dealer holdbacks (the percentage of the dealer vehicle price payable to the manufacturer for each such motor vehicle which is retained by the manufacturer or distributor for payment to Dealer), rebates, subsidies, subventions, credits, incentives of any kind or nature, cash management accounts, excise tax refunds payable to Dealer, any dealer participation or other account maintained by Lender in the name of Dealer, and payment rights under any termination assistance provisions or similar provisions in any franchise or dealer sales and service agreement to which Dealer is a party;
- (v) All chattel paper, documents, instruments, deposit accounts, investment property, commercial tort claims, fixtures, letters of credit, letter-of-credit rights, supporting obligations, goods, money, books and records; and
- (vi) All cash and non-cash proceeds and products of the foregoing, including insurance proceeds and all claims against third parties for loss or damage to or destruction of the Collateral.

Any terms used in the foregoing collateral description that are defined in the UCC shall be construed and defined as set forth in the UCC.

- (b) **Perfection of Security Interest; Further Assurances.** Dealer hereby authorizes Lender to file, without the signature of Dealer where permitted by applicable law, one or more financing or continuation statements, and amendments thereto, relating to the Collateral and to the inclusion of additional collateral in the financing statements. Dealer hereby ratifies any and all financing statements or amendments previously filed by Lender in any jurisdiction. Dealer agrees to (i) defend the Collateral against all claims and demands of all Persons at any time claiming the same or any interest therein, except for Liens expressly permitted by Lender, (ii) comply with the requirements of all state and federal laws in order to grant to Lender valid and perfected first priority security interests in the Collateral, with perfection, in the case of any investment property, deposit account or letter of credit, being effected by giving Lender control of such investment property, deposit account or letter of credit and (iii) do whatever Lender may request from time to time to evidence or perfect the security interest in the Collateral granted herein and otherwise effect the purposes of this Agreement and the other Loan Documents, including filing notices of liens, cooperating with Lender's representatives, obtaining waivers from landlords and mortgagees and from warehousemen and their landlords and mortgagees and paying claims which might, if unpaid, become a Lien on the Collateral. Lender may, in its discretion, obtain or require Dealer to deliver to Lender any manufacturer's certificate of origin, certificate of title or other document of title for each Vehicle and Lender may retain such document in its possession until each such Vehicle is sold by Dealer and Dealer's indebtedness related thereto is paid.

## 9. Covenants.

### (a) Maintenance of Existence; Name Changes, Etc.

- (i) Dealer shall at all times preserve, renew and keep in full force and effect its corporate, partnership or limited liability company existence and all rights and franchises with respect thereto and, except those that expire or

otherwise terminate in accordance with their terms, maintain in full force and effect all registrations, approvals, authorizations, leases, contracts, consents, franchises and permits necessary to carry on the business as presently or proposed to be conducted.

- (ii) Dealer shall not change its name unless each of the following conditions is satisfied: (A) Lender shall have received at least thirty (30) days' prior written notice from Dealer of such proposed change in its name, which notice shall accurately set forth the new name; (B) Lender shall have received a copy of the amendment to the certificate of incorporation, certificate of formation or other organizational document of Dealer providing for the name change certified by the Secretary of State or other applicable government official of the jurisdiction of incorporation or organization of Dealer or other similar Governmental Authority as soon as it is available; and (C) Dealer shall execute and deliver to Lender any and all documents, including loan agreements, security agreements, and amendments and addenda, which Lender may require.
- (iii) Dealer shall not change its chief executive office or its mailing address or organizational identification number (or if it does not have one, shall not acquire one) unless Lender shall have received at least thirty (30) days' prior written notice from Dealer of such proposed change, which notice shall set forth such information with respect thereto as Lender may require and Lender shall have received such agreements as Lender may reasonably require in connection therewith. Dealer shall not change its type of organization, jurisdiction of organization or other legal structure except with the prior written consent of Lender.
- (b) **New Collateral Locations.** Dealer may open a new location within the United States provided Dealer gives Lender at least ten (10) Business Days prior written notice of the intended opening of any such new location and obtains all necessary approvals from its motor vehicle franchisor(s) and all necessary permits, endorsements or licenses from any Governmental Authority having jurisdiction over such matters.
- (c) **Compliance with Laws, Regulations, Etc.** Dealer shall, at all times, comply in all material respects with all laws, rules, regulations, licenses, approvals, orders and permits applicable to it and duly observe in all material respects all requirements of any Governmental Authority.
- (d) **Payment of Taxes and Claims.** Dealer shall duly pay and discharge all taxes, assessments, contributions and governmental charges upon or against it or its properties or assets (including the Collateral), except for taxes the validity of which are being contested in good faith by appropriate proceedings diligently pursued and with respect to which adequate reserves have been set aside on its books.
- (e) **Books and Records; Reporting**
  - (i) Dealer will maintain proper books of record and account, in which full, true and correct entries shall be made of all financial transactions and matters involving the assets and business of Dealer.
  - (ii) Dealer shall provide to Lender (A) Dealer's monthly factory/distributor financial statements not later than twenty (20) days after the end of each calendar month, (B) If prepared by Dealer, Dealer's adjusted calendar year-end factory/distributor financial statements not later than January 31 of the immediately following calendar year, (C) if prepared, Dealer's balance sheet as at the end of each fiscal year, and the related statements of income or operations, shareholders' equity and cash flows for such fiscal year, in each case reviewed by an independent certified public accountant acceptable to Lender, not later than 120 days after the end of each fiscal year of Dealer, and (D) Dealer's corporate tax

returns for each calendar year not later than the earlier of (1) thirty (30) days after the filing thereof and (2) September 30 of the immediately following year.

- (iii) As soon as practicable, and in any event within three (3) Business Days after any officer, director, shareholder, partner, manager or member of Dealer becomes aware of the existence of any condition or event which constitutes a Default or Event of Default hereunder, telephonic notice specifying the nature and period of existence thereof, and, no more than two (2) Business Days after such telephonic notice, written notice again specifying the nature and period of existence thereof and specifying what action Dealer is taking or proposes to take to cure such Default.
- (iv) Promptly after request by Lender, Dealer shall deliver to Lender such data and information regarding the operations, business affairs, assets and financial condition of the Loan Parties, or compliance with the terms of this Agreement, as from time to time may be requested by Lender.
- (f) **Inventory.** With respect to the Inventory: (i) Dealer shall protect and secure the Inventory at all times; (ii) Dealer shall not sell, lease or otherwise dispose of the Inventory except in the ordinary course of business, but understands and agrees that upon and during the continuation of any Event of Default set forth in Section 10(a)(i), its privilege to sell Inventory shall be and remain revoked such that no Inventory may be sold, leased or disposed of, whether in the ordinary course of business or otherwise; (iii) Dealer shall at all times maintain inventory records, keeping correct and accurate records itemizing and describing the kind, type, quality and quantity of Inventory and Dealer's cost therefor; (iv) Dealer shall conduct a physical count of the Inventory at any time or times as Lender may request, and promptly following such physical inventory shall supply Lender with a report in the form and with such specificity as may be satisfactory to Lender concerning such physical count; (v) Dealer shall not move or permit to be moved any Inventory from the Premises without the prior written consent of Lender, except for sales of Inventory in the ordinary course of its business; (vi) Dealer shall use, store and maintain the Inventory with all reasonable care and caution and in accordance with applicable standards of any insurance and in conformity with applicable laws; (vii) Dealer shall assume all responsibility and liability arising from or relating to the use, sale or other disposition of the Inventory; (viii) Dealer shall keep the Inventory in good and marketable condition; and (ix) Dealer shall not loan or rent to any Person any Vehicle, the purchase of which is financed in whole or in part with any Advance, except for Vehicles loaned to customers on a short term basis while their vehicles are being serviced by Dealer so long as Dealer has obtained Lender's prior written consent to the use of the specific Vehicle(s) as service loaners.
- (g) **Insurance.** Dealer, at its sole cost and expense, shall obtain and maintain at all times insurance covering such risks (including, by way of example, fire, theft, vandalism, mischief, collision, acts of terrorism, acts of God, property damage, personal injury and public liability), in such amounts, containing such terms, in such form, for such periods, and written by such companies as is customary in their industry and is satisfactory to Lender. Dealer shall also obtain and maintain endorsements acceptable to Lender for such insurance naming Lender as an additional insured and as lender's loss payee. Each insurer shall agree by endorsement upon the policy or policies of insurance issued by it to Dealer as required above, or by independent instruments furnished to Lender, that it will give Lender at least thirty (30) days prior written notice before any such policy or policies of insurance shall be altered or canceled, and that no act or default of Dealer, or any other Person, shall affect the right of Lender to recover under such policy or policies of insurance required above or to pay any premium in whole or in part relating thereto. Dealer shall, prior to the initial advance hereunder, furnish Lender with a Certificate or Certificates of Insurance verifying that such insurance coverage meeting Lender's requirements is issued and in effect. Dealer shall, at least thirty (30) days prior to the expiration of each such policy of insurance, furnish Lender with evidence of renewals or "insurance binders" evidencing renewal thereof. In the event Dealer fails to obtain or maintain or provide satisfactory evidence of insurance required hereunder, Lender, without waiving any Event of Default, may, but shall have no obligation to do so, obtain and maintain such policies of insurance and pay such premiums and take any other action with respect to such policies which Lender deems advisable, and any such amounts paid by Lender shall be paid by Dealer to Lender upon demand and shall be part of the Obligations secured by the Collateral under this Agreement.
- (h) **Inspection and Audit Rights.** From time to time, (i) Dealer shall permit any representatives designated by Lender, at any time and without notice to Dealer, to (A) visit the Premises and its other properties for the purposes of inspecting, verifying and auditing the Collateral and Dealer's books and records, (B) examine and make copies of and extracts from its books and records, and (C) discuss its affairs, finances and condition with its officers, employees and independent accountants, all at such times and as often as deemed necessary or appropriate by Lender and (ii) if at any time Lender desires to conduct an electronic or remote audit of Dealer's books and records, Dealer shall provide Lender or its designee full access to Dealer's computer systems and take such other action as may be requested by Lender or its designee to enable Lender to conduct such electronic or remote audit. Lender may, at its option, charge Dealer for all reasonable fees, costs and expenses incurred by Lender in conducting an audit hereunder, and Dealer shall pay such amounts to Lender upon notice to Dealer of such charges and making demand for payment thereof. Dealer's violation of or failure or refusal to promptly and fully cooperate in connection with any provision of this section shall constitute an Event of Default under Section 10(a) of this Agreement.
- (i) **Further Assurances.** At the request of Lender at any time and from time to time, Dealer shall, at its sole expense, duly execute and deliver, or cause to be duly executed and delivered, such further agreements, documents and instruments, and do or cause to be done such further acts as may be necessary or proper to evidence, perfect, maintain and enforce the Liens and the priority thereof in the Collateral and to otherwise effectuate the provisions or purposes of this Agreement or any other Loan Document.

**10. Events of Default.** The occurrence or existence of any one or more of the following events shall constitute an "Event of Default" under this Agreement:

- (a) A default by (i) Dealer in the payment of any indebtedness under (A) this Agreement or any other Loan Document or (B) any other agreement between Lender and Dealer; (ii) Dealer in the performance of any term, covenant, condition or provision contained in (A) this Agreement or any other Loan Document or (B) any other agreement between Lender and Dealer; or (iii) any Guarantor under any Loan Document or under any other agreement between Lender and Guarantor; or
- (b) Any Loan Party shall (i) apply for or consent to the appointment of a receiver, trustee, liquidator or custodian of itself or of all or a substantial part of its property, (ii) be unable, or admit in writing its inability, to pay its debts generally as they mature, (iii) make a general assignment for the benefit of its or any of its creditors, (iv) be dissolved or liquidated in full or in part, (v) become insolvent (as such term may be defined or interpreted under any applicable statute), or (vi) commence a voluntary case or other proceeding seeking liquidation, reorganization or other relief with respect to itself or its debts under any bankruptcy, insolvency or other similar law now or hereafter in effect or consent to any such

relief or to the appointment of or taking possession of its property by any official in an involuntary case or other proceeding commenced against it; or

- (c) An involuntary proceeding shall be commenced or an involuntary petition shall be filed seeking (i) liquidation, reorganization or other relief in respect of any Loan Party or its debts, or of a substantial part of its assets, under any Federal, state or foreign bankruptcy, insolvency, receivership or similar law now or hereafter in effect or (ii) the appointment of a receiver, trustee, custodian, sequestrator, conservator or similar official for any Loan Party or for a substantial part of its assets, and, in any such case, such proceeding or petition shall continue undismissed for 60 days or an order or decree approving or ordering any of the foregoing shall be entered; or
- (d) Dealer (i) fails to make any payment when due (whether by scheduled maturity, required prepayment, acceleration, demand, or otherwise) in respect of any indebtedness or contingent obligation (other than indebtedness hereunder) having an aggregate principal amount of more than \$50,000.00, or (ii) fails to observe or perform any other agreement or condition relating to any such indebtedness or contingent obligation or contained in any instrument or agreement evidencing, securing or relating thereto, or any other event occurs, the effect of which default or other event is to cause, or to permit the holder or holders of such indebtedness or the beneficiary or beneficiaries of such contingent obligation to cause, with the giving of notice if required, such indebtedness to be demanded or to become due or to be repurchased, prepaid, defeased or redeemed (automatically or otherwise), or an offer to repurchase, prepay, defease or redeem such indebtedness to be made, prior to its stated maturity, or such contingent obligation to become payable; or
- (e) Any judgment for the payment of money is rendered against any Loan Party in excess of \$50,000.00 individually or in the aggregate (to the extent not covered by insurance where the insurer has assumed responsibility for such judgment in writing) and shall remain undischarged or unvacated for a period in excess of thirty (30) days or execution shall at any time not be effectively stayed, or any judgment other than for the payment of money, or injunction, attachment, garnishment or execution is rendered against any Loan Party or any of the Collateral having a value in excess of \$50,000.00 at all other times; or
- (f) Dealer shall default under, or fail to maintain in good standing, any franchise, license, permit, dealer sales and service agreement or other agreement necessary for the proper and/or full operation of Dealer's business, or Dealer's dealer number shall be deactivated, whether voluntarily or involuntarily, by Hyundai Motor America or Kia Motors America, Inc.; or
- (g) A default or breach occurs under any agreement between Dealer and any creditor of Dealer that entered into a subordination, intercreditor or other similar agreement with or in favor of Lender, or any creditor that has entered into such an agreement with or in favor of Lender breaches any term of such agreement, or Dealer makes any payment on account of indebtedness which has been subordinated to the Obligations in whole or in part except with the prior written consent of Lender; or
- (h) Any bank or securities intermediary terminates or notifies Lender of its intent to terminate any deposit account control agreement, securities account control agreement or similar agreement between Lender and such bank or securities intermediary; or
- (i) Any Guarantor (i) revokes or terminates or purports to revoke or terminate or fails to perform any of the terms, covenants, conditions or provisions of the guaranty agreement to which he, she or it is subject or (ii) dies, dissolves or suspends or discontinues doing business; or

(j) The termination, expiration, or cancellation of, or the occurrence of any default (beyond any applicable grace or cure period) under, the lease for the Premises which is in effect on the date of this Agreement, unless Dealer enters into a replacement lease satisfactory to Lender; or

(k) Any loss, theft, damage or destruction, or taking or forfeiture of any item or items of Collateral or other property of Dealer occurs that is not adequately covered by insurance; or

(l) Any Change of Control; or

(m) Any representation or warranty made by Dealer or any other Loan Party in any of the Loan Documents shall prove to be untrue or inaccurate in any respect as of the date on which such representation or warranty is made or deemed made; or

(n) A default by Nemet Motors, LLC or any other person or entity affiliated with, owned by or under common ownership with Dealer in the payment of any indebtedness or performance of any obligation under any agreement between Lender and such person or entity; or

(o) Any Material Adverse Change; or

(p) Any proceeds of the Collateral, any working capital, or any other Dealer monies shall be commingled with amounts belonging to any other Person or any other business owned by Dealer or its affiliates, or Dealer deposits or holds such proceeds, working capital or other Dealer monies in any account accessible by or titled in the name of any other Person.

11. **Rights and Remedies Upon Default.** Upon the occurrence of an Event of Default, Lender shall have the following rights and remedies:

- (a) Lender may declare the unpaid principal amount of all outstanding Advances, all interest accrued and unpaid thereon, and all other amounts owing or payable hereunder or under any other Loan Document to be immediately due and payable, without presentment, demand, protest or other notice of any kind, all of which are hereby expressly waived by Dealer; provided, however, that upon the occurrence of an actual or deemed entry of an order for relief with respect to Dealer under the United States Bankruptcy Code, the unpaid principal amount of all outstanding Advances, all interest accrued and unpaid thereon, and all other amounts owing or payable hereunder or under any other Loan Document shall automatically become due and payable, without any further act on the part of Lender.
- (b) Lender may exercise all rights and remedies available to it under this Agreement and the other Loan Documents.
- (c) In addition to all other rights and remedies available to Lender under this Agreement or any other Loan Document, Lender shall have all of the rights and remedies of a secured party under the UCC.
- (d) Without limiting the generality of the foregoing:
  - (i) Lender may (A) without demand or notice to Dealer or any other person, collect, receive, or take actual or constructive possession of the Collateral or any part thereof and for that purpose Lender may enter upon any premises on which the Collateral is located and remove the Collateral therefrom or render it Inoperable, and/or (B) sell, lease, or otherwise dispose of the Collateral, or any part thereof, in one or more parcels at public or private sale or sales, at Lender's offices or elsewhere, for cash, on credit, or for future delivery, and upon such other terms as Lender may deem commercially reasonable or otherwise as may be permitted by law.
  - (ii) Lender may exercise any and all rights and remedies of Dealer under or in respect of the Collateral, including any and all rights of Dealer to demand or otherwise require payment of any amount under, or performance of any provision of, any of the Collateral.

- (iii) Lender may require Dealer to remit to Lender all proceeds of sale of each item of Collateral immediately upon receipt thereof by Dealer.
- (iv) Lender may, without the necessity of first bringing an action or proceeding against Dealer before a court of competent jurisdiction, appoint a representative ("Keeper") to take any one or more of the following actions: (A) to enter the Premises and other locations where Dealer conducts business, and to remain on the Premises for such time as the Keeper may deem necessary and appropriate; (B) to take constructive or actual possession or control over the Vehicles and other Collateral; (C) to take possession and control over certificates of origin and title with respect to each Vehicle comprising part of Dealer's inventory; (D) to take constructive or actual possession and control over all documents, books, records, papers, accounts, chattel paper, electronic chattel paper, instruments, promissory notes, payment intangibles, supporting obligations, contract rights, software or any similar types of tangible or intangible property relating to or comprising part of the Collateral; (E) to receive payment of Collateral proceeds; (F) to give notice to any bank or financial institution at which any deposit account is maintained and in which proceeds of Collateral are deposited, to turn over such proceeds directly to Lender and/or (G) to take whatever additional actions the Keeper may deem within his or her sole judgment and discretion to be necessary and proper to protect and preserve the Collateral, and to protect, preserve and carry out Lender's rights and remedies under this Agreement and under applicable law. The Keeper need not be independent, and may be an officer or employee of Lender. The Keeper shall have no fiduciary duty or obligation to any Loan Party. Dealer shall fully cooperate with the Keeper and shall provide the Keeper with such offices and other facilities as the Keeper may reasonably request. Dealer shall pay the reasonable fees and expenses of the Keeper, which obligation shall be secured by the Collateral. Lender's appointment of a Keeper shall not impair or in any way prejudice the rights of Lender to exercise any of its security rights and remedies as provided under this Agreement or any other Loan Document, or under applicable law.
- (v) Lender shall have the right, and Dealer hereby authorizes Lender and its designees, to enter upon the premises wherever Collateral may be and remove same or to store same at such location, without any obligation for rent or other reimbursement to Dealer or Dealer's landlord, pending sale or other disposition thereof. Lender may render any Collateral unusable to Dealer.
- (vi) Lender shall have the right, and Dealer hereby authorizes Lender, either in Lender's name or Dealer's, to contact any account debtor of Dealer, including, without limitation, account debtors obligated or claimed to be obligated under accounts of the types described in Section 8(a)(iv) and (v), in order to verify the amount and status of any such debt, and to ask for, demand, collect, sue for, receive, compromise, settle and give receipts for, and arrange for direct payment to Lender of, any and all such accounts. Dealer further authorizes Lender to contact any third party having possession of Collateral to arrange return thereof directly to Lender.

## 12. Sale of Collateral.

- (a) Lender shall have the right at any public sale or sales, and, to the extent permitted by applicable law, at any private sale or sales, to bid (which bid may be, in whole or in part, in the form of cancellation of indebtedness) and become a purchaser of the Collateral or any part thereof free of any right or equity of redemption on the part of Dealer, which right or equity of redemption is hereby expressly waived and released by

Dealer. Upon the request of Lender, Dealer shall assemble the Collateral and make it available to Lender at any place designated by Lender that is reasonably convenient to Lender. Unless the Collateral is perishable or threatens to decline speedily in value, or is of a type customarily sold on a recognized market (in which event Lender shall provide Dealer such notice as may be practicable under the circumstances), Lender shall give Dealer at least ten (10) days prior written notice of the date, time, and place of any proposed public sale, and of the date after which any private sale or other disposition of the Collateral may be made. Dealer agrees that such written notice shall satisfy all requirements for notice to Dealer which are imposed under the UCC or other applicable law with respect to the exercise of Lender's rights and remedies upon default. Lender shall not be obligated to make any sale of Collateral if it shall determine not to do so, regardless of the fact that notice of sale of Collateral may have been given. Lender may, without notice or publication, adjourn any public or private sale or cause the same to be adjourned from time to time by announcement at the time and place fixed for sale, and such sale may, without further notice, be made at the time and place to which the same was so adjourned. Dealer shall be liable for all reasonable expenses of locating, retaking, holding, storing, reconditioning, repairing, and preparing the Collateral for sale, and all reasonable attorneys' fees, legal expenses, and other costs and expenses incurred by Lender in connection with the collection of the Obligations and the enforcement of Lender's rights under this Agreement. Dealer shall remain liable for any deficiency if the proceeds of any sale or other disposition of the Collateral applied to the Obligations are insufficient to pay the Obligations in full. Dealer waives all rights of marshaling, valuation, and appraisal in respect of the Collateral. Any cash held by Lender as Collateral and all cash proceeds received by Lender in respect of any sale of, collection from, or other realization upon all or any part of the Collateral may, in the discretion of Lender, be held by Lender as collateral for, and then or at any time thereafter applied in whole or in part by Lender against, the Obligations in such order as Lender may determine in its sole discretion. Any surplus of such cash or cash proceeds and interest accrued thereon, if any, held by Lender and remaining after payment in full of all the Obligations shall be promptly paid over to the Dealer or to whomsoever may be lawfully entitled to receive such surplus; provided that Lender shall have no obligation to invest or otherwise pay interest on any amounts held by it in connection with or pursuant to this Agreement.

- (b) Dealer agrees that the sale by Lender of any Collateral, repossessed by Lender, to the manufacturer, distributor or seller thereof, or to any person designated by such manufacturer, distributor or seller, at the invoice cost to Dealer, less any credits or other discounts granted to Dealer with respect thereto, and less reasonable costs, including the costs of transportation and reconditioning, shall be deemed to be a commercially reasonable means of disposing of the same. Dealer further agrees that the following means of disposing of Collateral are commercially reasonable: (i) return by Lender of any Collateral, repossessed by Lender, to the manufacturer, distributor or seller thereof, in accordance with any repurchase agreement or other agreement between Dealer or Lender and such manufacturer, distributor or seller, (ii) sale of repossessed Vehicles at a physical auction open only to motor vehicle dealers and (iii) sale of repossessed Vehicles or other Collateral by online auction, including an online auction open only to motor vehicle dealers. Notwithstanding the foregoing, it is expressly understood that such means of disposal shall not be exclusive, and that Lender shall have the right to dispose of any Collateral repossessed hereunder by any commercially reasonable means.

- (c) Lender, in the exercise of Lender's rights and remedies upon default, may conduct one or more going out of business sales, in Lender's own right or by one or more agents and

contractors. Such sale(s) may be conducted upon any premises owned, leased, or occupied by Dealer.

- (d) Dealer waives demand, notice of default or dishonor, notice of payment and nonpayment, notice of any default, nonpayment at maturity, release, compromise, settlement, extension, or renewal of accounts, documents, instruments, chattel paper, and guarantees held by Lender on which Dealer is liable.

**13. Power of Attorney. DEALER HEREBY IRREVOCABLY CONSTITUTES AND APPOINTS LENDER (AND ALL PERSONS DESIGNATED BY LENDER), WITH FULL POWER OF SUBSTITUTION, AS ITS TRUE AND LAWFUL ATTORNEY-IN-FACT WITH FULL IRREVOCABLE POWER AND AUTHORITY IN THE NAME OF DEALER OR IN ITS OWN NAME, TO TAKE, WHEN AN EVENT OF DEFAULT EXISTS, ANY AND ALL ACTIONS AND TO EXECUTE ANY AND ALL DOCUMENTS AND INSTRUMENTS WHICH LENDER AT ANY TIME AND FROM TIME TO TIME DEEMS NECESSARY OR DESIRABLE TO ACCOMPLISH THE PURPOSES OF THIS AGREEMENT AND, WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, DEALER HEREBY GIVES LENDER THE POWER AND RIGHT ON BEHALF OF DEALER AND IN ITS OWN NAME TO DO ANY OF THE FOLLOWING AFTER THE OCCURRENCE OF AN EVENT OF DEFAULT, WITHOUT THE CONSENT OF DEALER:**

- (a) to demand, sue for, collect, or receive, in the name of Dealer or in Lender's own name, any money or property at any time payable or receivable on account of or in exchange for any of the Collateral and, in connection therewith, endorse checks, notes, drafts, acceptances, money orders, documents of title, or any other instruments for the payment of money under the Collateral or any policy of insurance;
- (b) to pay or discharge taxes, Liens, or other encumbrances levied or placed on or threatened against the Collateral;
- (c) to notify post office authorities to change the address for delivery of Dealer's mail to an address designated by Lender and to receive, open, and dispose of mail addressed to Dealer;
- (d) (i) to direct account debtors and any other parties liable for any payment under any of the Collateral to make payment of any and all monies due and to become due thereunder directly to Lender or as Lender shall direct; (ii) to receive payment of and receipt for any and all monies, claims and other amounts due and to become due at any time in respect of or arising out of any Collateral; (iii) to sign and endorse any certificates of title, bills of sale, invoices, freight or express bills, bills of lading, storage or warehouse receipts relating to the Collateral; (iv) to commence and prosecute any suit, action, or proceeding at law or in equity in any court of competent jurisdiction to collect the Collateral or any part thereof and to enforce any other right in respect of any Collateral; (v) to defend any suit, action, or proceeding brought against Dealer with respect to any Collateral; and (vi) to make, settle, compromise, or adjust any claims under or pertaining to any of the Collateral (including claims under any policy of insurance).

**THIS POWER OF ATTORNEY IS A POWER COUPLED WITH AN INTEREST AND SHALL BE IRREVOCABLE UNTIL PAYMENT IN FULL OF ALL OF THE OBLIGATIONS.** Lender shall be under no duty to exercise or withhold the exercise of any of the rights, powers, privileges, and options expressly or implicitly granted to Lender in this Agreement, and shall not be liable for any failure to do so or any delay in doing so. Neither Lender nor any Person designated by Lender shall be liable for any act or omission or for any error of judgment or any mistake of fact or law, except any of the same resulting from its or their gross negligence or willful misconduct. This power of attorney is conferred on Lender solely to protect, preserve, maintain, and realize upon its security interest in the Collateral. Lender shall not be responsible for any decline in the value of the Collateral and shall not be required to take any steps to preserve rights against prior parties or to protect, preserve, or maintain any Lien given to secure the

Collateral. Dealer hereby releases Lender and its officers, employees and designees from any liabilities arising from any act or acts under this power of attorney and in furtherance thereof, whether of omission or commission, except as a result of Lender's own gross negligence or willful misconduct as determined pursuant to a final non-appealable order of a court of competent jurisdiction.

**14. Right to Cure.** Lender may, at its option, (a) cure any default by Dealer under any material agreement with a third party that affects the Collateral, its value or the ability of Lender to collect, sell or otherwise dispose of the Collateral or the rights and remedies of Lender therein or the ability of Dealer to perform its obligations hereunder or under any of the other Loan Documents, (b) pay or bond on appeal any judgment entered against Dealer, (c) pay or discharge taxes, Liens, security interests or such other encumbrances as may attach to the Collateral; (d) pay for insurance on the Collateral, (e) pay for the maintenance, appraisal or reappraisal, and preservation of the Collateral and (f) pay any amount, incur any expense or perform any act which, in Lender's judgment, is necessary or appropriate to preserve, protect, insure or maintain the Collateral and the rights of Lender with respect thereto. Lender may add any amounts so expended to the Obligations, such amounts to be repayable by Dealer on demand. Lender shall be under no obligation to effect such cure, payment or bonding and shall not, by doing so, be deemed to have assumed any obligation or liability of Dealer. Any payment made or other action taken by Lender under this Section 14 shall be without prejudice to any right to assert an Event of Default hereunder and to proceed accordingly.

**15. Indemnification.** Dealer shall indemnify and hold Lender and its officers, directors, agents, employees, advisors, contractors and counsel (each such Person being an "Indemnitee"), harmless from and against any and all losses, claims, damages, liabilities, costs or expenses (including reasonable attorneys' fees and expenses) imposed on, incurred by or asserted against any of them in connection with any litigation, investigation, claim or proceeding, whether commenced or threatened, which in any manner or to any extent is related to the negotiation, preparation, execution, delivery, enforcement, performance or administration of this Agreement, any other Loan Documents, or any undertaking or proceeding related to any of the transactions contemplated hereby or any act, omission, event or transaction related or attendant thereto, including amounts paid in settlement, court costs, and the reasonable attorneys' fees and expenses of counsel, except that Dealer shall not have any obligation under this Section 15 to indemnify an Indemnitee with respect to a matter covered hereby to the extent resulting from the gross negligence or willful misconduct of such Indemnitee as determined pursuant to a final, non-appealable order of a court of competent jurisdiction (but without limiting the obligations of Dealer as to any other Indemnitee or to such Indemnitee to the extent not resulting from gross negligence or willful misconduct). To the extent permitted by applicable law, Dealer shall not assert, and Dealer hereby waives, any claim against any Indemnitee, on any theory of liability, for special, indirect, consequential or punitive damages (as opposed to direct or actual damages) arising out of, in connection with, or as a result of, this Agreement, any of the other Loan Documents or any undertaking or transaction contemplated hereby. No Indemnitee referred to above shall be liable for any damages arising from the use by unintended recipients of any information or other materials distributed by it through telecommunications, electronic or other information transmission systems in connection with this Agreement or any of the other Loan Documents or the transaction contemplated hereby or thereby. All amounts due under this Section 15 shall be payable upon demand. The foregoing indemnity, agreements and waivers shall survive the payment of the Obligations and the termination of this Agreement.

**16. Attorney's Fees, Costs and Expenses and Taxes.** Dealer agrees (a) to pay or reimburse Lender for all costs and expenses incurred in connection with the perfection of liens granted under this Agreement and under the other documents executed in connection herewith, and the consummation and administration of the transactions contemplated by this Agreement and the other

documents executed in connection herewith, including all fees and expenses of attorneys and auditors, all search, filing, recording and appraisal charges and fees and taxes related thereto, and other out-of-pocket expenses incurred by Lender; (b) to pay and indemnify Lender for any present or future stamp, value added or documentary taxes or any other excise or property taxes, charges, or similar levies that arise from any payment made hereunder or from the execution, delivery, performance, recordation, or filing of, or otherwise with respect to, this Agreement or any other Loan Document; and (c) to pay or reimburse Lender for all costs and expenses incurred in connection with the enforcement, attempted enforcement, or preservation or pursuit of any rights or remedies under this Agreement or the other documents executed in connection herewith, including all such costs and expenses incurred during any "workout" or restructuring and during any legal proceeding, including any court or jury trial, arbitration or other alternative dispute resolution proceeding, bankruptcy proceeding, and during any appeal of any of the foregoing, and shall entitle Lender to payment for all fees and expenses of attorneys, auditors, accountants, keepers and other outside experts and consultants retained by Lender. All amounts due under this Section shall be payable within ten (10) Business Days after demand therefor. The agreements in this Section 16 shall survive the termination of this Agreement.

**17. Notice.** Except as otherwise expressly provided in this Agreement, all consents, notices, demands, requests, approvals or other communications given under this Agreement shall be in writing and shall be deemed sufficiently given or rendered if delivered by (a) hand delivery, (b) certified mail (return receipt requested), (c) first class U.S. mail, or (d) by a nationally recognized overnight delivery service making received deliveries, addressed to Lender or Dealer, as applicable, at the address set forth in the first paragraph of this Agreement or to such other address(es) as Lender or Dealer may designate as its new address(es) for such purpose by notice given to the other in accordance with the provisions of this paragraph. Any such approval, consent, notice, demand, request or other communication shall be deemed to have been given (a) if by hand delivery, when actually received, (b) if by certified mail, upon execution of return receipt, (c) if by regular first class mail, four business days after deposit, and (d) if by overnight delivery service, upon delivery.

**18. Amendments In Writing.** No amendment or waiver of any provision of this Agreement or any other Loan Documents shall be effective unless in writing signed by the party against whom enforcement of such amendment or waiver is sought, and each such amendment or waiver shall be effective only in the specific instance and for the specific purpose for which given.

**19. Waiver of Bond.** In the event Lender seeks to take possession of any or all of the Collateral by judicial process, Dealer hereby irrevocably waives, to the fullest extent permitted by applicable law, any bonds and any surety or security relating thereto that may be required by applicable law as an incident to such possession, and waives any demand for possession prior to the commencement of any such suit or action.

**20. Successors and Assigns; Assignment.** This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns permitted hereby, except that Dealer may not assign or transfer any of its rights or obligations under this Agreement or any other Loan Document without the prior written consent of Lender (and any other attempted assignment or transfer by Dealer shall be null and void). Lender may at any time assign all or a portion of its rights and obligations under this Agreement without the consent of Dealer. Nothing in this Agreement, express or implied, shall be construed to confer upon any Person (other than the parties hereto and their respective successors and assigns permitted hereby) any legal or equitable right, remedy or claim under or by reason of this Agreement.

**21. Entire Agreement.** Except as otherwise provided or referred to herein, there are no other agreements or understandings, either oral or in writing, between the parties affecting this Agreement or

relating to any of the subject matters covered by this Agreement. This Agreement and the other Loan Documents constitute the entire contract between the parties relating to the subject matter hereof and supersede any and all previous agreements and understandings, oral or written, relating to the subject matter hereof.

**22. Information.** Dealer authorizes Lender to make such inquiries of third parties concerning the financial condition or business operations of Dealer as Lender may deem necessary. Dealer further specifically agrees and authorizes Lender to inspect, examine, and secure from Hyundai Motor America and each of its affiliates (collectively, "Hyundai") or from Kia Motors America, Inc. and each of its affiliates (collectively, "Kia"), at any time copies of all financial statements and other financial data, and all other statements, reports, records, and other information that Dealer has furnished previously, or may hereafter furnish, to Hyundai or Kia, or that Hyundai or Kia may have prepared or obtained, or may hereafter prepare or obtain, in connection with any audit or review by it of the Dealer's business, and Hyundai and Kia may consider Dealer's execution of this Agreement as its authority to release the foregoing to Lender. Dealer further authorizes Lender to furnish Hyundai and/or Kia at any time copies of all financial statements and other financial data, and all other statements, reports, records and other information (a) that Dealer previously has furnished, or may hereafter furnish, to Lender, or (b) that Lender may have prepared or obtained, or may hereafter prepare or obtain, in connection with any audit or review of Dealer's business by Lender.

**23. No Waiver.** The failure of Lender to seek redress for violation of, to insist upon the strict performance of, or to take any action in connection with the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be construed as a waiver or relinquishment for the future performance of such obligation, covenant or condition, but the same shall continue and remain in full force and effect with respect to any subsequent breach, act or omission. The receipt by Lender of any amount payable or owed pursuant to this Agreement or any other document executed in connection herewith or any other sums with knowledge of the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be deemed a waiver of such breach. No payment by Dealer or receipt by Lender of a lesser amount than any amount due or owing pursuant to this Agreement or any other document executed in connection herewith shall be deemed to be other than a payment on account of the earliest such amount due and owing, or as Lender may elect to apply such payment, nor shall any endorsement or statement on any check or any letter accompanying any check or payment be deemed an accord and satisfaction, and Lender may accept such check or payment without prejudice to Lender's right to recover the balance of any amount due and owing or pursue any other remedy provided by this Agreement or any other document executed in connection herewith. No delay on the part of Lender in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege hereunder preclude other or further exercise thereof or the exercise of any other right, power or privilege.

**24. Severability.** Any provision of this Agreement held to be invalid, illegal or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such invalidity, illegality or unenforceability without affecting the validity, legality and enforceability of the remaining provisions hereof; and the invalidity of a particular provision in a particular jurisdiction shall not invalidate such provision in any other jurisdiction.

**25. Choice of Law.** This Agreement shall be governed by and construed in accordance with the laws of the state of New York (the "Forum State").

**26. Headings.** Section headings used herein are for convenience of reference only, are not part of this Agreement and shall not affect the construction of, or be taken into consideration in interpreting, this Agreement.

27. **Counterparts; Effectiveness.** This Agreement may be executed in counterparts (and by different parties hereto on different counterparts), each of which shall constitute an original, but all of which when taken together shall constitute a single contract. This Agreement shall become effective when it shall have been executed by Lender and when Lender shall have received counterparts hereof which, when taken together, bear the signature of Dealer, and thereafter shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns. Delivery of an executed counterpart of a signature page of this Agreement by facsimile or email shall be effective as delivery of a manually executed counterpart of this Agreement.

28. **Arbitration.** All claims or disputes arising out of or relating to this Agreement, or the breach thereof, whether such claims or disputes sound in contract, tort, trade practices, equity, statutory or common law or otherwise, shall be determined by arbitration administered by the American Arbitration Association in accordance with its Commercial Financial Disputes Arbitration Rules (the "Rules"). To the extent applicable in civil actions in the Forum State, the Forum State's substantive and procedural laws, including, without limitation, rules of civil procedure, rules of evidence, and rules of discovery, shall apply. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof, and the parties waive any objection based upon a lack of personal jurisdiction in the court where enforcement is sought. There shall be one arbitrator, which arbitrator shall be a retired judge of any court in the Forum State and experienced in commercial finance and lending transactions. Resolution of the claim or dispute shall be based solely upon the substantive law governing the claims and defenses pleaded, and the arbitrator may not invoke any basis (including, but not limited to, notions of what is deemed "just and equitable" pursuant to AAA Commercial Rule R-43) other than such controlling law. The award shall be in writing, signed by the arbitrator, and shall include a statement setting forth the reasons for the disposition of any claim. The award shall include findings of fact and conclusions of law. The arbitrator shall award to the prevailing party, if any, as determined by the arbitrator, the arbitrator's fees together with all of its attorney's fees and expenses as such attorney's fees, costs and expenses are defined in this Agreement.

Nothing in the preceding paragraph, or otherwise, nor the exercise of any right to arbitration, nor the commencement or pendency of any proceeding, shall limit the right of any party to this Agreement: (1) to seek judicial equitable relief, or other equitable relief available to it under applicable statutory and/or case law including, but not limited to, injunctive relief and the appointment of a receiver; or (2) to exercise any self-help rights or any other rights or remedies available to it by contract or applicable statutory or case law (including but not limited to the filing of an involuntary petition in bankruptcy, the right of set off, attachment, recoupment, foreclosure, or repossession) with respect to its extension of credit,

the protection and preservation of collateral, the liquidation and realization of collateral, the protection, continuation and preservation of lien rights and priorities, the collection of indebtedness, and the processing and payment or return of checks, whether such occurs before, during or after the pendency of any arbitration proceeding. The institution and maintenance of an action for judicial relief or pursuit of provisional or ancillary rights or remedies or exercise of self-help remedies, all as provided herein, and the pursuit of any such rights or remedies, shall not constitute a waiver of the right or obligation of any party to this Agreement, including the plaintiff seeking judicial relief or remedies, to submit a dispute to arbitration, including disputes that may arise from the exercise of such rights. The arbitrator shall not have the power to order specific performance of any obligation or duty of any party to this Agreement or to issue injunctions in connection therewith or otherwise. The parties agree that the duty to arbitrate disputes hereunder extends beyond the date of the expiration or termination of this Agreement, and beyond the date of the fulfillment of any repayment obligations of any party hereunder. In the event of any conflict between the Rules and this Section 28, the provisions of this Section 28 shall control.

**BY AGREEING TO THIS BINDING ARBITRATION PROVISION, BOTH LENDER AND DEALER GIVE UP ANY AND ALL RIGHTS TO TRIAL BY JURY.**

**BY INITIALING BELOW, EACH OF DEALER AND LENDER ACKNOWLEDGES THAT IT HAS READ, UNDERSTANDS AND AGREES TO THE ABOVE ARBITRATION PROVISIONS.**

LENDER'S  
INITIALS: 

DEALER'S  
INITIALS: 

29. **Jury Waiver.** TO THE MAXIMUM EXTENT PERMITTED BY LAW, LENDER AND DEALER KNOWINGLY, VOLUNTARILY, AND AFTER CONSULTING OR HAVING HAD THE OPPORTUNITY TO CONSULT WITH LEGAL COUNSEL OF EACH PARTIES' RESPECTIVE CHOICE, AGREE THAT, IN THE EVENT OF LITIGATION BETWEEN THE PARTIES REGARDING THE PERFORMANCE OR ENFORCEMENT OF THIS AGREEMENT, OR IN ANY OTHER MANNER RELATED TO THIS AGREEMENT, THE PARTIES, FOR THEIR MUTUAL BENEFIT AND INTENDING TO REDUCE LITIGATION EXPENSES, HEREBY WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY SUCH ACTION, SUIT OR CLAIM.

LENDER'S  
INITIALS: 

DEALER'S  
INITIALS: 

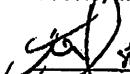
[Signatures on Next Page]

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed under seal as of the date set forth in the introductory paragraph of this Agreement.

HYUNDAI CAPITAL AMERICA, a California corporation

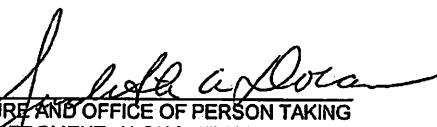
By:  (Seal)  
Name: Sam Frobe  
Title: Senior Director, Commercial Credit  
Date: 11/28/14

NEMET MOTORS, LLC, a New York limited liability company

By:  (Seal)  
Name: Scott A. Perlstein, Sr.  
Title: Manager and President  
Date: 8/21/14

State of New York  
County of Queens } ss.:  
Queens

On the 21 day of August in the year 2014, before me, the undersigned, personally appeared SCOTT PERLSTEIN, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/ their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

  
(SIGNATURE AND OFFICE OF PERSON TAKING  
ACKNOWLEDGMENT, ALONG WITH REQUIRED  
PRINTED, TYPED OR STAMPED DATA)

Judith A. Doran  
Notary Public, State of N.Y.  
Qualified in Queens County  
#01D04878042  
Commission Expires 2/29/2015

Hyundai Capital

## VARIABLE TERMS ADDENDUM TO INVENTORY LOAN AND SECURITY AGREEMENT

This Variable Terms Addendum to Inventory Loan and Security Agreement (this "Addendum") is entered into by and between Hyundai Capital America, a California corporation ("Lender"), and Nemet Motors, LLC, a New York limited liability company ("Dealer") with reference to that certain Inventory Loan and Security Agreement dated as of September 5, 2014 (the "ILSA"; capitalized terms used herein without definition shall have the meanings set forth therein) between Lender and Dealer.

### INTEREST RATES, CURTAILMENT AND MATURITY DATES

For New, Demonstrator and Service Loaner Vehicles:

**Interest Rate:** Index Rate minus 0.26% per annum. As used herein, "Index Rate" shall mean the floating commercial loan rate of Bank of America, N.A. announced from time to time as its "prime rate" or "base rate" (herein called "prime rate"). Any change in the Bank of America, N.A. prime rate shall effect immediately a corresponding change in the Index Rate. Notwithstanding anything expressed or implied herein to the contrary, it is recognized that the Bank of America, N.A. prime rate and the Index Rate are not necessarily the rates of interest charged by Bank of America, N.A. or Lender to their respective most creditworthy customers.

Each Advance on a Demonstrator Vehicle (as defined below) shall be due and payable in full on the earlier of (a) twelve (12) months from the date such Advance is made by Lender and (b) the first date such Demonstrator Vehicle has 6,000 miles on its odometer. Dealer agrees to pay a monthly amount equal to 2.00% of the original principal amount of each Advance on a Demonstrator Vehicle, commencing on the four (4) month anniversary of the date of such Advance and continuing through the eleven (11) month anniversary of the date of such Advance. Demonstrator Vehicles" shall mean current model year or 1-year old Hyundai or Kia vehicles used for demonstration or promotional purposes.

Each Advance on a Service Loaner Vehicle (as defined below) shall be due and payable in full twelve (12) months from the date such Advance is made by Lender. Dealer agrees to pay a monthly amount equal to 1.00% of the original principal amount of each Advance on a Service Loaner Vehicle, commencing on the one (1) month anniversary of the date of such Advance and continuing through the eleven (11) month anniversary of the date of such Advance. Service Loaner Vehicles" shall mean current model year or 1 year-old Hyundai or Kia vehicles that are loaned by Dealer to its customers for use while their vehicles are being serviced by Dealer.

The repayment schedule(s) noted above are in addition to and not in lieu of Dealer's obligation to repay Advances in accordance with Section 4 of the ILSA.

### OTHER TERMS

**Changes to Interest Rates, Charges and Certain Definitions:** Dealer hereby acknowledges and agrees that Lender may at any time, in its sole discretion and without Dealer's consent, change (i) the definition of the Index Rate, (ii) the percentages specified in excess of the Index Rate, (iii) any charges hereunder (including, without limitation, adding new charges to this Addendum) and/or (iv) the definitions of Demonstrator Vehicles, and Service Loaner Vehicles, upon not less than five (5) days prior written notice to Dealer by Lender specifying such changes and the effective date(s) thereof.

### FLOORPLAN PAYMENT REQUIREMENTS APPLICABLE TO ALL VEHICLES

So long as no Event of Default has occurred and is continuing, each Advance on a Vehicle shall be due and payable in full on the earlier of (a) the second (2nd) business day after the first to occur of (i) the funding of the retail installment contract or lease for such Vehicle, (ii) Dealer's receipt of payment in full for such Vehicle, (iii) the date of delivery of such Vehicle to another dealer in trade or in connection with a sale transaction or (iv) the date such Vehicle is destroyed, stolen, lost or confiscated, or (b) the fifteenth (15th) calendar day after the Date of Sale or Lease of such Vehicle. The foregoing payment requirements are in addition to and not in lieu of Dealer's obligation to repay Advances in accordance with Section 4 of the ILSA.

### FINANCIAL COVENANTS

Dealer shall maintain a Current Ratio (as defined below) of not less than 1.10:1 at all times. Current Ratio" shall mean (a) the total dollar amount of Dealer's current assets (including any last in first out "LIFO" adjustments) less any current intangible assets, divided by (b) the total dollar amount of Dealer's current liabilities.

Dealer shall not permit the Tangible Net Worth Ratio to exceed 7.5:1 at any time. Tangible Net Worth Ratio" shall mean (a) Dealer's total liabilities plus forty percent (40%) of any LIFO adjustments minus subordinated debt, divided by (b) Dealer's net worth (minus any value for goodwill, trademarks, patents, copyrights, organizational expense and other similar intangible assets, plus subordinated debt, plus sixty percent (60%) of any LIFO adjustments).

Effective as of September 5, 2014.

HYUNDAI CAPITAL AMERICA, a California corporation

By: \_\_\_\_\_

Name: Sam Frobe

Title: Senior Director, Commercial Credit

Date: 11/28/14

NEMET MOTORS, LLC, a New York limited liability company

By: \_\_\_\_\_

Name: Scott A. Perlstein, Sr.

Title: Manager, and President

Date: 11/16/14

# **EXHIBIT B**

779391

2014 Jul 25 AM10:04

**UCC FINANCING STATEMENT**

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]  
CSC 800-858-5294

B. SEND ACKNOWLEDGMENT TO: (Name and Address)

CSC  
801 Adial Stevenson Dr  
Springfield, IL 62703, USA  
NYfilings@cscinfo.com  
(Fax)800-345-8059

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - Insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME NEMET MOTORS, LLC

OR 1b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

1c. MAILING ADDRESS 153-12 HILLSIDE AVENUE

CITY JAMAICA

STATE NY

POSTAL CODE 11432

COUNTRY USA

1d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION Limited Liability C ompany	1f. JURISDICTION OF ORGANIZATION NY	1g. ORGANIZATIONAL ID #, If any None	<input checked="" type="checkbox"/> NONE
----------------------	---	---	--	---	--

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - Insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME

OR 2b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

2c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

2d. SEE INSTRUCTIONS	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, If any	<input type="checkbox"/> NONE
----------------------	---	--------------------------	----------------------------------	---------------------------------	-------------------------------

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - Insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME Hyundai Capital America

OR 3b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

3c. MAILING ADDRESS 3161 Michelson Drive, Suite 1800,  
Attn: Commercial Credit

CITY Irvine

STATE CA

POSTAL CODE 92612

COUNTRY USA

4. This FINANCING STATEMENT covers the following collateral:

- (I) All Inventory, including, but not limited to, new and used motor vehicles, parts, accessories, display or demonstration items, returns and repossessions and other personal property held for sale or lease, and all additions and accessions thereto;
- (II) All general intangibles, including, but not limited to, payment intangibles, contract rights, tax refunds, license rights, franchise rights, trademarks, service marks, trade names, goodwill, choses or things in action, computer programs, computer discs and tapes, catalogs, purchase orders, and customer lists;
- (III) All equipment, including, but not limited to, new and used machinery, equipment, tools, appliances, office furniture, computer equipment, tools and leasehold improvements;
- (IV) All accounts, including, without limitation, advance warranty payments, incentive payments, rebates or refunds and other accounts receivable from any manufacturer or distributor and any guarantees thereof, and any dealer participation or other account maintained by Secured Party in the name of Debtor;
- (V) All chattel paper, documents, instruments, deposit accounts, investment property, commercial tort claims, fixtures, letters of credit, letter-of-credit rights, supporting obligations, goods, money, books and records; and
- (VI) All proceeds and products of the foregoing.

Any terms used in the foregoing collateral description that are defined in the Uniform Commercial Code shall be construed and defined as set forth in the Uniform Commercial Code of the state in which Debtor is located.

5. ALTERNATIVE DESIGNATION [if applicable]	LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-UCCFILING
6. <input type="checkbox"/> This FINANCING STATEMENT is to be filed (or record) (or recorded) in the REAL ESTATE RECORDS. Attach Addendum if applicable	7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) (additional fee)			All Debtors	Debtor 1	Debtor 2

8. OPTIONAL FILER REFERENCE DATA 89432672

# **EXHIBIT C**

Hyundai Capital

## LOAN AND SECURITY AGREEMENT

This LOAN AND SECURITY AGREEMENT (this "Agreement"), dated as of August 30, 2016, is entered into by and between HYUNDAI CAPITAL AMERICA, a California corporation ("Lender"), and NEMET MOTORS, LLC, a New York limited liability company ("Dealer").

## Recitals

- A. Lender has agreed to provide floor plan financing to Dealer pursuant to that certain Inventory Loan and Security Agreement, dated as of September 5, 2014, by and between Lender and Dealer (as amended, supplemented or otherwise modified from time to time, the "ILSA").
- B. Dealer has applied to Lender for a loan in the amount of \$400,000.00 (the "Loan") to be used solely to finance renovations to Dealer's Kia showroom, and Lender is willing to make the Loan on the terms and conditions hereinafter set forth.

## Agreement

In consideration of the mutual covenants and agreements herein contained, Dealer and Lender agree as follows:

## 1. Definitions; Interpretation.

- (a) **Defined Terms.** For purposes of this Agreement, the following terms shall have the respective meanings given to them below:

**"Business Day"** shall mean any day other than a Saturday, Sunday or other day on which commercial banks are authorized to close in Irvine, California.

**"Collateral"** shall have the meaning set forth in Section 12.

**"Default"** shall mean any event or condition that constitutes an Event of Default or that, with the giving of any notice, the passage of time, or both, would be an Event of Default.

**"Event of Default"** shall have the meaning set forth in Section 10.

**"Governmental Authority"** shall mean the government of the United States of America, or any political subdivision thereof, whether state or local, and any agency, authority, instrumentality, regulatory body, court, central bank or other entity exercising executive, legislative, judicial, taxing, regulatory or administrative powers or functions of or pertaining to government.

**"Guarantor"** shall mean (i) Scott A. Perstein, Sr. and (ii) any other Person who executes a Continuing Guaranty and Subordination Agreement or a Secured Continuing Guaranty and Subordination Agreement in favor of Lender in connection with the Obligations or otherwise guarantees all or any portion of the Obligations.

**"Lien"** shall mean, with respect to any property, any security interest, mortgage, pledge, lien, charge or other encumbrance in, of, or on such property or the income therefrom, including the interest of a vendor or lessor under a conditional sale agreement, capital lease or other title retention agreement, or any agreement to provide any of the foregoing, and the filing of any financing statement or similar instrument under the UCC or comparable law of any jurisdiction.

**"Loan Documents"** shall mean, collectively, this Agreement and all exhibits, schedules and addenda hereto, and each document listed on Exhibit B attached hereto, in form and substance acceptable to Lender and its legal counsel, and all other documents, instruments, certificates and agreements delivered by or on behalf of any Loan Party to Lender in connection with this Agreement or any other Loan Document on or prior to the date of this Agreement, in each case as the same may be amended, restated, supplemented, extended or otherwise modified from time to time.

**"Loan Parties"** shall mean, collectively, Dealer and Guaritors.

**"Material Adverse Change"** shall mean (i) a material adverse change in the business, prospects, operations, results of operations, assets, liabilities or condition (financial or otherwise) of any Loan Party, (ii) a material impairment of any Loan Party's ability to perform its obligations under the Loan Documents to which it is a party or of Lender's ability to enforce the Obligations or realize upon the Collateral, or (iii) a material impairment of the enforceability or priority of Lender's Liens with respect to the Collateral as a result of an action or failure to act on the part of any Loan Party, in each case as determined by Lender.

**"Obligations"** shall mean (i) any and all advances and all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender, including principal, interest, charges, fees, costs and expenses, however evidenced, whether as principal, surety, endorser, guarantor or otherwise, arising under this Agreement or any other Loan Document, whether now existing or hereafter arising, whether arising before, during or after the initial or any renewal term of this Agreement or after the commencement of any case or proceeding with respect to Dealer under the United States Bankruptcy Code or any similar statute (including the payment of interest and other amounts which would accrue and become due but for the commencement of such case, whether or not such amounts are allowed or allowable in whole or in part in such case), whether direct or indirect, absolute or contingent, joint or several, due or not due, primary or secondary, liquidated or unliquidated, or secured or unsecured and (ii) all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender under or pursuant to any other agreement, guaranty or instrument, whether now existing or hereafter arising.

**"Person"** shall mean any natural person, corporation, limited liability company, trust, joint venture, association, company, partnership, Governmental Authority or other entity.

**"UCC"** shall mean the Uniform Commercial Code as in effect in the State of New York and/or any other jurisdiction the laws of which may be applicable to or in connection with the creation, perfection or priority of any Lien on any Collateral.

**"Variable Terms Addendum"** shall mean the Variable Terms Addendum to the ILSA, as the same may be amended, supplemented, replaced or otherwise modified from time to time in accordance with the terms thereof.

(b) **Interpretative Provisions.**

- (i) All terms used herein that are defined in the UCC shall have the meanings given therein unless otherwise defined in this Agreement.
- (ii) All references to the plural herein shall also mean the singular and to the singular shall also mean the plural unless the context otherwise requires.

- (iii) All references to statutes and regulations shall include any amendments of the same and any successor statutes and regulations.
- (iv) All references to Dealer and Lender or to any other Person herein shall include their respective successors and assigns.
- (v) The words "hereof", "herein", "hereunder", "this Agreement" and words of similar import when used in this Agreement shall refer to this Agreement as a whole and not any particular provision of this Agreement and as this Agreement now exists or may hereafter be amended, modified, supplemented, extended, renewed, restated or replaced.
- (vi) The word "including" when used in this Agreement shall mean "including, without limitation" and the word "will" when used in this Agreement shall be construed to have the same meaning and effect as the word "shall".
- (vii) An Event of Default shall exist or continue unless and until such Event of Default is expressly waived in writing by Lender in accordance with the terms of this Agreement.

2. **Loan.** On the terms and subject to the conditions set forth in this Agreement, Lender agrees to lend to Dealer the Loan in a single advance to be made on or after the date hereof.

3. **Interest.**

- (a) The Loan shall bear interest, from the date of the advance by Lender until paid in full, at a rate per annum (the "Applicable Rate") equal to (i) the interest rate applicable to new vehicles under the ILSA from time to time (the "New Vehicle Rate") plus (ii) 0.50%. Any change in the Applicable Rate due to a change in the New Vehicle Rate shall be effective from and including the effective date of such change in the New Vehicle Rate. On the date of this Agreement, the New Vehicle Rate is the Index Rate (as defined in the Variable Terms Addendum) minus 0.26% per annum. All interest hereunder shall be computed on the basis of a year of 365 days (or 366 days in a leap year) and shall be payable for the actual number of days elapsed (including the first day but excluding the last day).
- (b) To the fullest extent permitted by applicable law, if any amount payable by Dealer under this Agreement, the Note or any other Loan Document is not paid when due (without regard to any applicable grace periods), whether at stated maturity, by acceleration or otherwise, such amount shall thereafter bear interest at a rate equal to the Applicable Rate plus 3.00% per annum (the "Default Rate") until such amount is paid in full. Furthermore, while any Event of Default exists, Dealer shall pay interest on the principal amount of all outstanding Obligations hereunder at a per annum rate equal to the Default Rate to the fullest extent permitted by applicable law. Accrued and unpaid interest on past due amounts (including interest on past due interest) shall be due and payable upon demand.
- (c) Notwithstanding anything to the contrary contained in this Agreement or the Note, the interest paid or agreed to be paid under this Agreement and the Note shall not exceed at any time the maximum rate of non-usurious interest permitted by applicable law (the "Maximum Rate"). If Lender shall receive interest in an amount that exceeds the Maximum Rate, the excess interest shall be applied to the principal of the Loan or, if it exceeds such unpaid principal, refunded to Dealer.

4. **Promissory Note; Payments.** The Loan shall be evidenced by a promissory note in the form of Exhibit A attached hereto, duly executed by Dealer (the "Note"), dated of even date herewith, in the principal amount of \$400,000.00 and made payable to the

order of Lender. Principal and interest on the Note shall be due and payable in the manner and at the times set forth below with final maturity of the Note being on or before September 1, 2021. Should the principal of, or any installment of interest on, the Note become due and payable on any day other than a Business Day, the maturity thereof shall be extended to the next succeeding Business Day, and interest shall be payable with respect to such extension. All payments on the Note shall be made to Lender at its principal office in Irvine, California, in federal or other immediately available funds, and payments shall be applied first to accrued interest and then to principal.

The principal amount of, and interest on, the Note shall be due and payable as follows: (a) interest on the Loan shall be due and payable, in arrears, on the first day of each calendar month, commencing on October 1, 2016 and continuing through and including September 1, 2021, (b) the principal amount of the Loan shall be due and payable in sixty (60) equal monthly installments of \$6,666.67 each on the first day of each calendar month, commencing on October 1, 2016, and continuing through and including September 1, 2021, and (c) the entire principal amount of the Loan then remaining unpaid, together with all accrued and unpaid interest thereon, and any other amounts due under this Agreement and the other Loan Documents shall be due and payable in full on September 1, 2021.

Dealer may prepay the Loan in whole or in part at any time without penalty or notice. Prepayments shall first be applied to interest due and then to the remaining installments of principal in the order of the most remote maturity, so as to reduce the outstanding amount owed but not reduce the amount of the regular monthly payments.

5. **Conditions Precedent.** The obligation of Lender to make the Loan to Dealer is subject to satisfaction of the following conditions precedent:

- (a) Lender shall have received duly executed copies of each Loan Document, in form and substance acceptable to Lender and its legal counsel;
- (b) Lender shall have received each of the documents listed on Exhibit C attached hereto; and
- (c) On the funding date of the Loan, all representations and warranties made by Dealer to Lender shall be true and correct, as if made on such date, and no condition or event shall exist which constitutes an Event of Default or which, with the lapse of time and/or giving of notice, would constitute an Event of Default.

6. **Representations and Warranties.** In order to induce Lender to make the Loan hereunder, Dealer hereby represents and warrants to Lender the accuracy and completeness of each of the following statements as of the date of this Agreement and agrees that such statements shall be deemed as continuing and reaffirmed at the time of the funding of the Loan hereunder:

- (a) **Existence, Power and Authority.** Dealer (i) is a corporation, partnership or limited liability company duly incorporated, organized or formed, validly existing and in good standing under the laws of the jurisdiction of its incorporation, organization or formation, (ii) has all requisite power and authority and all requisite governmental licenses, authorizations, consents and approvals to (A) own its assets and carry on its business and (B) execute, deliver and perform its obligations under the Loan Documents to which it is a party, (iii) is duly qualified and licensed and in good standing under the laws of each jurisdiction where its ownership, lease or operation of properties or the conduct of its business requires such qualification or license, and (iv) is in compliance with all laws, rules and regulations applicable to Dealer.

- (b) **No Conflict.** The execution, delivery and performance by Dealer of each Loan Document to which Dealer is a party have been duly authorized by all necessary corporate, partnership, limited liability company or other organizational action, and do not and will not (i) contravene the terms of the charter, articles of organization, by-laws, partnership agreement, operating agreement or any other organizational document of Dealer; (ii) conflict with or result in any breach or contravention of, or the creation of any Lien under, (A) any contract or agreement to which Dealer is a party or (B) any order, injunction, writ or decree of any Governmental Authority or any arbitral award to which Dealer or its property is subject; or (iii) violate any applicable law, rule or regulation.
- (c) **Third Party Approvals.** No approval, consent, exemption, authorization, or other action by, or notice to, or filing with, any Governmental Authority or any other Person is necessary or required in connection with the execution, delivery or performance by, or enforcement against, Dealer of this Agreement or any other Loan Documents.
- (d) **Financial Statements; No Material Adverse Change.** All financial statements relating to any Loan Party (other than an individual) which have been or may hereafter be delivered by any Loan Party to Lender have been prepared in accordance with generally accepted accounting principles applied on a consistent basis (other than for an individual) and fairly present in all material respects the financial condition and the results of operation (other than for an individual) of such Loan Party as at the dates and for the periods set forth therein. No Material Adverse Change has occurred since the date of the most recent financial statements of Dealer furnished to Lender by or on behalf of Dealer.
- (e) **Compliance with Laws and Agreements.** Each Loan Party is in compliance with all laws, regulations and orders of any Governmental Authority applicable to it or its property and all agreements and other instruments binding upon it or its property.
- (f) **Taxes.** Each Loan Party has timely filed or caused to be filed all tax returns and reports required to have been filed and has paid or caused to be paid all taxes required to have been paid by it, except taxes that are being contested in good faith by appropriate proceedings and for which such Loan Party has set aside on its books adequate reserves.
- (g) **Licenses.** Each material license, distributorship, franchise, dealer sales and service agreement and similar agreement issued to Dealer, or to which Dealer is a party, is in full force and effect. To the best of Dealer's knowledge, no party to any such license or agreement is in default or violation thereof. Dealer has not received any written notice or threat of cancellation or termination of any such license or agreement.
- (h) **OFAC.** None of Dealer, any of its affiliates or any director, manager, partner or officer of Dealer is a Person that is, or is owned or controlled by Persons that are: (i) the subject of any sanctions administered or enforced by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), the U.S. Department of State (collectively, "Sanctions"), or (ii) located, organized or resident in a country or territory that is, or whose government is, the subject of Sanctions.
- (i) **Survival of Warranties; Cumulative.** All representations and warranties contained in this Agreement and any other Loan Documents shall survive the execution and delivery of this Agreement and shall be conclusively presumed to have been relied on by Lender regardless of any investigation made or information possessed by Lender.

The representations and warranties set forth herein shall be cumulative and in addition to any other representations or warranties which Dealer shall now or hereafter give, or cause to be given, to Lender.

**7. Affirmative Covenants.** Until payment in full of the Loan and all other obligations and liabilities of Dealer hereunder, Dealer agrees that unless Lender shall otherwise consent in writing:

(a) **Books and Records; Inspection and Audit Rights.**

- (i) Dealer shall maintain proper books of record and account, in which full, true and correct entries shall be made of all financial transactions and matters involving the assets and business of Dealer.
- (ii) From time to time, at the sole cost and expense of Dealer, Dealer shall permit any representatives designated by Lender, at any time and without notice to Dealer, to (A) visit Dealer's properties for the purposes of inspecting, verifying and auditing the Collateral and Dealer's books and records, (B) examine and make copies of and extracts from its books and records, and (C) discuss its affairs, finances and condition with its officers, employees and independent accountants, all at such times and as often as deemed necessary or appropriate by Lender.

(b) **Reporting.**

- (i) Dealer shall furnish to Lender, immediately upon becoming aware of the existence of any condition or event constituting an Event of Default or event which, with the lapse of time and/or giving of notice would constitute an Event of Default, written notice specifying the nature and period of existence thereof and any action which Dealer is taking or proposes to take with respect thereto.
- (ii) Dealer shall promptly notify Lender of (A) any Material Adverse Change in the financial condition or business of Dealer; (B) any default under any material agreement, contract or other instrument to which Dealer is a party or by which any of its properties are bound, or any acceleration of any maturity of any indebtedness owing by Dealer, and (C) any litigation, or any claim or controversy which might become the subject of litigation, against Dealer or affecting any of its properties. If such litigation or potential litigation might, in the event of an unfavorable outcome, have a material adverse effect on Dealer's financial condition or business or might cause an Event of Default.
- (iii) Promptly after request by Lender, Dealer shall deliver to Lender such data and information regarding the operations, business affairs, assets and financial condition of the Loan Parties, or compliance with the terms of this Agreement, as from time to time may be requested by Lender.

(c) **Payment of Claims.** Dealer shall promptly pay all lawful claims, whether for labor, materials or otherwise, which might or could, if unpaid, become a lien or charge on any property or assets of Dealer, unless and to the extent only that the same are being contested in good faith by appropriate proceedings and reserves have been established therefor.

(d) **Maintenance of Existence.** Dealer shall at all times preserve, renew and keep in full force and effect its corporate, partnership or limited liability company existence and all rights and franchises with respect thereto and, except those that expire or otherwise terminate in accordance with their terms, maintain in full force and effect all registrations, approvals, authorizations, leases,

contracts, consents, franchises and permits necessary to carry on the business as presently or proposed to be conducted.

(e) **Compliance with Laws, Regulations, etc.** Dealer shall, at all times, comply in all material respects with all laws, rules, regulations, licenses, approvals, orders and permits applicable to it and duly observe in all material respects all requirements of any Governmental Authority.

(f) **Insurance.** Dealer, at its sole cost and expense, shall obtain and maintain at all times insurance covering such risks (including, by way of example, fire, theft, vandalism, mischief, collision, acts of terrorism, acts of God, property damage, personal injury and public liability), in such amounts, containing such terms, in such form, for such periods, and written by such companies as is customary in the automotive industry and is satisfactory to Lender. Dealer shall also obtain and maintain endorsements acceptable to Lender for such insurance naming Lender as an additional Insured and as lender's loss payee.

(g) **Further Assurances.** At the request of Lender at any time and from time to time, Dealer shall, at its sole expense, duly execute and deliver, or cause to be duly executed and delivered, such further agreements, documents and instruments, and do or cause to be done such further acts as may be necessary or proper to evidence, perfect, maintain and enforce the Liens and the priority thereof in the Collateral and to otherwise effectuate the provisions or purposes of this Agreement or any other Loan Document.

8. **Negative Covenants.** Until payment in full of the Note and all other obligations and liabilities of Dealer hereunder, Dealer shall not:

- (a) create, incur or assume any indebtedness or borrow money, except for (i) the Loan, (ii) indebtedness incurred under the ILSA or any other Loan Documents, (iii) any other indebtedness owing to Lender, (iv) trade debt incurred in the ordinary course of Dealer's business, (v) debt reflected on Dealer's balance sheet as of the last day of the most recently ended fiscal quarter prior to the date of this Agreement, (vi) indebtedness owing to Nissan Motor Acceptance Corporation, and (vii) indebtedness of Dealer incurred to finance the acquisition of equipment (other than motor vehicles);
- (b) endorse, guarantee, or otherwise become liable for the obligations of any person, firm or corporation except for (i) endorsements of negotiable instruments by Dealer in the ordinary course of business and (ii) guarantees in favor of Lender;
- (c) mortgage, assign, encumber, hypothecate or grant a security interest in any of Dealer's assets, except (i) to Lender, (ii) to Nissan Motor Acceptance Corporation, (iii) security interests or liens securing indebtedness of Dealer permitted by Section 8(a)(vii) incurred to finance the acquisition of equipment, provided that (A) such security interests or liens shall be created substantially simultaneously with the acquisition of such equipment, (B) such security interests or liens do not at any time encumber any property other than the equipment financed by such indebtedness, (C) the amount of indebtedness secured thereby is not increased, and (D) the principal amount of indebtedness secured by any such security interests or liens shall at no time exceed the original purchase price of such equipment at the time it was acquired, and (iv) inchoate liens for taxes which are not delinquent or which are being contested in good faith;
- (d) acquire all or substantially all of the assets of, any other company, firm or association; or make any other substantial change in its capitalization or its business;

(e) directly or indirectly, use the proceeds of the Loan, or lend, contribute or otherwise make available such proceeds to any affiliate or other Person, (i) to fund any activities or business of or with any Person, or in any country or territory, that, at the time of such funding, is, or whose government is, the subject of Sanctions, or (ii) in any other manner that would result in a violation of Sanctions by any Person (including any Person participating in the Loan, whether as underwriter, advisor, investor, or otherwise); or

(f) sell or otherwise dispose of any of its assets used or useful in its business, except in the ordinary course of business; or sell any of its assets to any other person, firm or corporation with the agreement that such assets shall be leased back to Dealer.

9. **Permitted Use of Proceeds.** The parties acknowledge and agree that the Loan is made solely for commercial purposes, and that the proceeds thereof shall be used solely to finance renovations to Dealer's Kia showroom. Dealer agrees that any use of the proceeds of the Loan in whole or in part, for any other purpose, including use in connection with any entity, business, enterprise, related company or individual whatsoever, is strictly prohibited.

10. **Events of Default.** The occurrence or existence of any one or more of the following events shall constitute an "Event of Default" under this Agreement:

- (a) Dealer shall fail to pay when due any principal of, or interest on, the Loan or any other fee or payment due hereunder or under any of the Loan Documents;
- (b) Any proceeds of the Loan are used in breach of Section 9 of this Agreement;
- (c) Any representation or warranty made by Dealer or any other Loan Party in any of the Loan Documents shall prove to be untrue or inaccurate in any respect as of the date on which such representation or warranty is made or deemed made;
- (d) Any default by Dealer or any other Loan Party shall occur in the performance of any of the covenants or agreements contained herein, in the ILSA or in any of the other Loan Documents;
- (e) Any default occurs in or any indebtedness of Dealer to Lender shall be accelerated or demanded under the terms of any agreements or instruments evidencing indebtedness of Dealer to Lender, including without limitation, Dealer's indebtedness to Lender under the ILSA;
- (f) The ILSA shall be terminated for any reason or Dealer's indebtedness to Lender under the ILSA shall be paid in full by another lender, or Dealer shall request that Lender terminate or release its security interest in the collateral described in Section 8(a)(i) or (ii) of the ILSA;
- (g) Any Loan Party shall (i) apply for or consent to the appointment of a receiver, trustee, liquidator or custodian of itself or of all or a substantial part of its property, (ii) be unable, or admit in writing its inability, to pay its debts generally as they mature, (iii) make a general assignment for the benefit of its or any of its creditors, (iv) be dissolved or liquidated in full or in part, (v) become insolvent (as such term may be defined or interpreted under any applicable statute), or (vi) commence a voluntary case or other proceeding seeking liquidation, reorganization or other relief with respect to itself or its debts under any bankruptcy, insolvency or other similar law now or hereafter in effect or consent to any such relief or to the appointment of or taking possession of its property by any official in an involuntary case or other proceeding commenced against it;

- (h) An involuntary proceeding shall be commenced or an involuntary petition shall be filed seeking (i) liquidation, reorganization or other relief in respect of any Loan Party or its debts, or of a substantial part of its assets, under any Federal, state or foreign bankruptcy, insolvency, receivership or similar law now or hereafter in effect or (ii) the appointment of a receiver, trustee, custodian, sequesterator, conservator or similar official for any Loan Party or for a substantial part of its assets, and, in any such case, such proceeding or petition shall continue undismissed for sixty (60) days or an order or decree approving or ordering any of the foregoing shall be entered;
- (i) Dealer (i) fails to make any payment when due (whether by scheduled maturity, required prepayment, acceleration, demand, or otherwise) in respect of any indebtedness or contingent obligation (other than indebtedness hereunder) having an aggregate principal amount of more than \$100,000.00, or (ii) fails to observe or perform any other agreement or condition relating to any such indebtedness or contingent obligation or contained in any instrument or agreement evidencing, securing or relating thereto, or any other event occurs, the effect of which default or other event is to cause, or to permit the holder or holders of such indebtedness or the beneficiary or beneficiaries of such contingent obligation to cause, with the giving of notice if required, such indebtedness to be demanded or to become due or to be repurchased, prepaid, defeased or redeemed (automatically or otherwise), or an offer to repurchase, prepay, defease or redeem such indebtedness to be made, prior to its stated maturity, or such contingent obligation to become payable;
- (j) Any judgment for the payment of money is rendered against any Loan Party in excess of \$50,000.00 individually or in the aggregate (to the extent not covered by insurance where the insurer has assumed responsibility for such judgment in writing) and shall remain undischarged or unvacated for a period in excess of thirty (30) days or execution shall at any time not be effectively stayed, or any judgment other than for the payment of money, or injunction, attachment, garnishment or execution is rendered against any Loan Party or any of the Collateral having a value in excess of \$50,000.00 at all other times; or
- (k) Any Guarantor shall default under, rescind or revoke a guaranty of the Obligations, or any Guarantor shall die, become incapacitated or be judicially declared to be incompetent; or
- (l) A default by any Guarantor or any other person or entity affiliated with, owned by or under common ownership with Dealer in the payment of any indebtedness or performance of any obligation under any agreement between Lender and such person or entity.

11. **Remedies Upon Event of Default.** Upon the occurrence of an Event of Default (other than an event described in clause (g) or (h) of Section 10), Lender may at its option (i) declare the principal of, and all interest then accrued on, the Note and any other liabilities of Dealer to Lender to be forthwith due and payable, whereupon the same shall forthwith become due and payable without notice, presentment, demand, protest, notice of intention to accelerate, notice of acceleration, or other notice of any kind, all of which Dealer hereby expressly waives, anything contained herein or in the Note to the contrary notwithstanding, (ii) reduce any claim to judgment, (iii) exercise in respect of the Collateral, in addition to other rights and remedies provided for herein, in the other Loan Documents, or otherwise available to it, all the rights and remedies of a secured party on default under the UCC or any other applicable law and/or (iv) without notice of default or demand, pursue and enforce any of Lender's rights and remedies under the Loan Documents, any other agreement between Lender and Dealer, or otherwise

provided under or pursuant to any applicable law or agreement. Upon the occurrence of an Event of Default described in clause (g) or (h) of Section 10, the Limit shall automatically be reduced to zero, the principal of the Loans then outstanding, together with accrued interest thereon, and all fees and other obligations of Dealer accrued hereunder, shall automatically become due and payable, without presentment, demand, protest or other notice of any kind, all of which are hereby waived by Dealer, and Lender may, to the extent permitted by applicable law, exercise in respect of the Collateral, in addition to other rights and remedies provided for herein, or otherwise available to it, all the rights and remedies of a secured party on default under the Uniform Commercial Code or any other applicable law. Upon the occurrence of an event described in clause (g) or (h) of Section 10, the principal of the Loan then outstanding, together with all accrued but unpaid interest thereon, and all fees and other obligations of Dealer accrued hereunder, shall automatically become due and payable, without notice, presentment, demand, protest, notice of intention to accelerate, notice of acceleration, or other notice of any kind, all of which are hereby expressly waived by Dealer, and Lender may, to the extent permitted by applicable law, exercise in respect of the Collateral, in addition to other rights and remedies provided for herein, or otherwise available to it, all the rights and remedies of a secured party on default under the UCC or any other applicable law.

12. **Security.** To secure all of the present and future obligations of Dealer under this Agreement, the Note and the other Loan Documents, Dealer hereby grants to Lender a lien on and security interest in all personal property and fixtures of Dealer, whether now owned or hereafter acquired or arising and wherever located, including Dealer's right, title, and interest in and to the following, whether now owned or hereafter acquired or arising and wherever located (collectively, the "Collateral"):

- (a) all accounts, chattel paper, deposit accounts, documents, equipment, fixtures, general intangibles, goods, inventory, investment property, instruments and letters of credit;
- (b) all books and records relating to any of the foregoing;
- (c) all proceeds and products, whether tangible or intangible, of any of the foregoing, including proceeds of insurance. Any terms used in the foregoing description of the Collateral that are defined in the Uniform Commercial Code shall be construed and defined as set forth in the New York Uniform Commercial Code. Dealer agrees to obtain, execute and deliver to Lender such supplemental agreements, instruments or documents (including, without limitation, control agreements duly executed and delivered by Dealer's banks and securities intermediaries) and take such other action as Lender may require to evidence or perfect the security interest in the Collateral granted or purported or be granted herein. Dealer authorizes the filing by Lender of financing statements, continuation statements and amendments thereto describing the Collateral. Dealer also hereby ratifies any and all financing statements or amendments previously filed by Lender in any jurisdiction.

13. **Miscellaneous.**

- (a) **Indemnification.** Dealer shall indemnify and hold Lender and its officers, directors, agents, employees, advisors, contractors and counsel (each such Person being an "Indemnitee"), harmless from and against any and all losses, claims, damages, liabilities, costs or expenses (including reasonable attorneys' fees and expenses) imposed on, incurred by or asserted against any of them in connection with any litigation, investigation, claim or proceeding, whether commenced or threatened, which in any manner or to any extent is related to the negotiation, preparation, execution, delivery, enforcement, performance or administration of this Agreement, any other Loan Documents, or any undertaking or proceeding related to any of the transactions contemplated hereby or any act, omission, event or transaction related or attendant thereto, including amounts paid in settlement, court costs, and the reasonable attorneys' fees and expenses of

counsel; except that Dealer shall not have any obligation under this Section 13(a) to Indemnify an Indemnitee with respect to a matter covered hereby to the extent resulting from the gross negligence or willful misconduct of such Indemnitee as determined pursuant to a final, non-appealable order of a court of competent jurisdiction (but without limiting the obligations of Dealer as to any other Indemnitee or to such Indemnitee to the extent not resulting from gross negligence or willful misconduct). To the extent permitted by applicable law, Dealer shall not assert, and Dealer hereby waives, any claim against any Indemnitee, on any theory of liability, for special, indirect, consequential or punitive damages (as opposed to direct or actual damages) arising out of, in connection with, or as a result of, this Agreement, any of the other Loan Documents or any undertaking or transaction contemplated hereby. No Indemnitee referred to above shall be liable for any damages arising from the use by unintended recipients of any information or other materials distributed by it through telecommunications, electronic or other information transmission systems in connection with this Agreement or any of the other Loan Documents or the transaction contemplated hereby or thereby. All amounts due under this Section 13(a) shall be payable upon demand. The foregoing indemnity, agreements and waivers shall survive the payment of the Obligations and the termination or expiration of this Agreement.

- (b) **Cumulative Remedies.** The rights and remedies herein specified are cumulative and not exclusive of any rights or remedies which Lender would otherwise have.
- (c) **Notices.** Except as otherwise expressly provided in this Agreement, all consents, notices, demands, requests, approvals or other communications given under this Agreement shall be in writing and shall be deemed sufficiently given or rendered if delivered by (i) hand delivery, (ii) certified mail (return receipt requested), (iii) first class U.S. mail, or (iv) by a nationally recognized overnight delivery service making receipted deliveries, addressed to Lender or Dealer, as applicable, at the address set forth below or to such other address(es) as Lender or Dealer may designate as its new address(es) for such purpose by notice given to the other in accordance with the provisions of this paragraph. Any such approval, consent, notice, demand, request or other communication shall be deemed to have been given (i) if by hand delivery, when actually received, (ii) if by certified mail, upon execution of return receipt, (iii) if by regular first class mail, four (4) Business Days after deposit, and (iv) if by overnight delivery service, upon delivery.

**Dealer:**

Nemet Motors, LLC  
144-02 Hillside Avenue & 153-03 Hillside Avenue  
Jamaica, NY 11432

**With a copy to:**

Andrew S. Zizmor, Esq.  
Cyrull Shanks Hart & Zizmor LLP  
420 Lexington Avenue  
23rd Floor  
New York, New York 10170

**Lender:**

Hyundai Capital America  
Attn: Senior Director, Commercial Credit  
3161 Michelson Drive, Suite 1900  
Irvine, CA 92612

**With a copy to:**

Hyundai Capital America  
Attn: Director, Associate General Counsel  
3161 Michelson Drive, Suite 1900  
Irvine, CA 92612

- (d) **Entire Agreement.** Except as otherwise provided or referred to herein, there are no other agreements or understandings, either oral or in writing, between the parties affecting this Agreement or relating to any of the subject matters covered by this Agreement. This Agreement and the other Loan Documents executed in connection herewith constitute the entire contract between the parties relating to the subject matter hereof and supersede any and all previous agreements and understandings, oral or written, relating to the subject matter hereof.
- (e) **Headings.** Section headings used herein are for convenience of reference only, are not part of this Agreement and shall not affect the construction of, or be taken into consideration in interpreting, this Agreement.
- (f) **Attorney's Fees, Costs and Expenses and Taxes.** Dealer agrees: (i) to pay or reimburse Lender for all costs and expenses incurred in connection with the perfection of liens granted under this Agreement and under the other documents executed in connection herewith, and the consummation and administration of the transactions contemplated by this Agreement and the other documents executed in connection herewith, including all fees and expenses of attorneys and auditors, all search, filing, recording and appraisal charges and fees and taxes related thereto, and other out-of-pocket expenses incurred by Lender; (ii) to pay and indemnify Lender for any present or future stamp, value added or documentary taxes or any other excise or property taxes, charges, or similar levies that arise from any payment made hereunder or from the execution, delivery, performance, recordation, or filing of, or otherwise with respect to, this Agreement, the Note or any other Loan Document; and (iii) to pay or reimburse Lender for all costs and expenses incurred in connection with the enforcement, attempted enforcement, or preservation or pursuit of any rights or remedies under this Agreement or the other documents executed in connection herewith, including (A) all such costs and expenses incurred during any "workout" or restructuring and during any legal proceeding, including any court or jury trial, arbitration or other alternative dispute resolution proceeding, bankruptcy proceeding, and during any appeal of any of the foregoing, and (B) all fees and expenses of attorneys, auditors, accountants, keepers and other outside experts and consultants retained by Lender. All amounts due under this Section shall be payable within ten (10) days after written demand therefor. The agreements in this Section 13(f) shall survive the termination or expiration of this Agreement.
- (g) **Choice of Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of New York (the "Forum State").
- (h) **Arbitration.** All claims or disputes arising out of or relating to this Agreement, or the breach thereof, whether such claims or disputes sound in contract, tort, trade practices, equity, statutory or common law or otherwise, shall be determined by arbitration administered by the American Arbitration Association in accordance with its Commercial Financial Disputes Arbitration Rules (the "Rules"). The place of arbitration shall be New York, New York. To the extent applicable in civil actions in the Forum State, the Forum State's substantive and procedural laws, including, without limitation, rules of civil procedure, rules of evidence, and rules of discovery, shall apply. Judgment

on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof, and the parties waive any objection based upon a lack of personal jurisdiction in the court where enforcement is sought. There shall be one arbitrator, which arbitrator shall be a retired judge of any court in the Forum State and experienced in commercial finance and lending transactions. Resolution of the claim or dispute shall be based solely upon the substantive law governing the claims and defenses pleaded, and the arbitrator may not invoke any basis (including, but not limited to, notions of what is deemed "just and equitable" pursuant to AAA Commercial Rule R-43) other than such controlling law. The award shall be in writing, signed by the arbitrator, and shall include a statement setting forth the reasons for the disposition of any claim. The award shall include findings of fact and conclusions of law. The arbitrator shall award to the prevailing party, if any, as determined by the arbitrator, the arbitrator's fees together with all of its attorney's fees and expenses as such attorney's fees, costs and expenses are defined in this Agreement.

Nothing in the preceding paragraph, or otherwise, nor the exercise of any right to arbitration, nor the commencement or pendency of any proceeding, shall limit the right of any party to this Agreement: (1) to seek judicial equitable relief, or other equitable relief available to it under applicable statutory and/or case law including, but not limited to, injunctive relief and the appointment of a receiver; or (2) to exercise any self-help rights or any other rights or remedies available to it by contract or applicable statutory or case law (including but not limited to the filing of an involuntary petition in bankruptcy, the right of set off, attachment, recoupment, foreclosure, or repossession) with respect to its extension of credit, the protection and preservation of collateral, the liquidation and realization of collateral, the protection, continuation and preservation of lien rights and priorities, the collection of indebtedness, and the processing and payment or return of checks, whether such occurs before, during or after the pendency of any arbitration proceeding. The institution and maintenance of an action for judicial relief or pursuit of provisional or ancillary rights or remedies or exercise of self-help remedies, all as provided herein, and the pursuit of any such rights or remedies, shall not constitute a waiver of the right or obligation of any party to this Agreement, including the plaintiff seeking judicial relief or remedies, to submit a dispute to arbitration, including disputes that may arise from the exercise of such rights. The arbitrator shall not have the power to order specific performance of any obligation or duty of any party to this Agreement or to issue injunctions in connection therewith or otherwise. The parties agree that the duty to arbitrate disputes hereunder extends beyond the date of the expiration or termination of this Agreement, and beyond the date of the fulfillment of any repayment obligations of any party hereunder.

In the event of any conflict between the Rules and this Section 13(h), the provisions of this Section 13(h) shall control. BY AGREEING TO THIS BINDING ARBITRATION PROVISION, BOTH LENDER AND DEALER GIVE UP ANY AND ALL RIGHTS TO TRIAL BY JURY.

- (i) Jury Waiver. TO THE MAXIMUM EXTENT PERMITTED BY LAW, LENDER AND DEALER KNOWINGLY, VOLUNTARILY, AND AFTER CONSULTING OR HAVING HAD THE OPPORTUNITY TO CONSULT WITH LEGAL COUNSEL OF EACH PARTY'S RESPECTIVE CHOICE, AGREE THAT, IN THE EVENT OF LITIGATION BETWEEN THE PARTIES REGARDING THE PERFORMANCE OR ENFORCEMENT OF THIS AGREEMENT, OR IN ANY OTHER MANNER RELATED TO THIS AGREEMENT, THE PARTIES, FOR THEIR MUTUAL BENEFIT AND INTENDING TO REDUCE LITIGATION EXPENSES, HEREBY WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY SUCH ACTION, SUIT OR CLAIM.

LENDER'S  
INITIALS: 

DEALER'S  
INITIALS: 

- (j) Severability. If any provision of this Agreement or the application thereof to any person or circumstance shall, to any extent, be invalid or unenforceable, the remainder of this Agreement or the application of such provision to persons or circumstances other than those as to which it is held invalid or unenforceable shall not be affected thereby, and each provision of this Agreement shall be valid and enforceable to the full extent permitted by law.

- (k) Amendments in Writing. No amendment or waiver of any provision of this Agreement or any other document executed in connection herewith shall be effective unless in writing signed by the party against whom enforcement of such amendment or waiver is sought, and each such amendment or waiver shall be effective only in the specific instance and for the specific purpose for which given.

- (l) No Waiver. The failure of Lender to seek redress for violation of, to insist upon the strict performance of, or to take any action in connection with the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be construed as a waiver or relinquishment for the future performance of such obligation, covenant or condition, but the same shall continue and remain in full force and effect with respect to any subsequent breach, act or omission. The receipt by Lender of any amount payable or owed pursuant to this Agreement or any other document executed in connection herewith or any other sums with knowledge of the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be deemed a waiver of such breach. No payment by Dealer or receipt by Lender of a lesser amount than any amount due or owing pursuant to this Agreement or any other document executed in connection herewith shall be deemed to be other than a payment on account of the earliest such amount due and owing, or as Lender may elect to apply such payment, nor shall any endorsement or statement on any check or any letter accompanying any check or payment be deemed an accord and satisfaction, and Lender may accept such check or payment without prejudice to Lender's right to recover the balance of any amount due and owing or pursue any other remedy provided by this Agreement or any other document executed in connection herewith. No delay on the part of Lender in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege hereunder preclude other or further exercise thereof or the exercise of any other right, power or privilege.

- (m) Parties Bound. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns permitted hereby.

except that Dealer may not assign or transfer any of its rights or obligations under this Agreement or any other Loan Document without the prior written consent of Lender which consent may be withheld by Lender in its sole and absolute discretion (and any other attempted assignment or transfer by Dealer shall be null and void). Lender may at any time assign all or a portion of its rights and obligations under this Agreement without the consent of Dealer. Nothing in this Agreement, express or implied, shall be construed to confer upon any Person (other than the parties hereto and their respective successors and assigns permitted hereby) any legal or equitable right, remedy or claim under or by reason of this Agreement.

(n) **Counterparts; Effectiveness.** This Agreement may be executed in counterparts (and by different parties hereto on different counterparts), each of which shall constitute an original, but all of which when taken together shall constitute a single contract. This Agreement shall become effective when it shall have been executed by Lender and when Lender shall have received counterparts hereof which, when taken together, bear the signature of Dealer, and thereafter shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns. Delivery of an executed counterpart of a signature page of this Agreement by facsimile or email shall be effective as delivery of a manually executed counterpart of this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed as of the date set forth in the introductory paragraph of this Agreement.

HYUNDAI CAPITAL AMERICA, a California corporation

By:

Name: Dean Jermyn Sam Fisch

Title: Director, Commercial Credit

Date: 10/7/16

NEMET MOTORS, LLC, a New York limited liability company

By:

Name: Scott A. Perlstein, Sr.

Title: Manager and President

Date: 8/31/16

EXHIBIT A

to

LOAN AND SECURITY AGREEMENT

between

HYUNDAI CAPITAL AMERICA and

NEMET MOTORS, LLC

PROMISSORY NOTE

\$400,000.00

Irvine, California

Dated: August 30, 2016

FOR VALUE RECEIVED, NEMET MOTORS, LLC, a New York limited liability company (the "Dealer"), promises to pay to the order of HYUNDAI CAPITAL AMERICA (the "Lender"), at 3161 Michelson Drive, Suite 1900, Irvine, California 92612, or at such other place as may be designated in writing by the holder of this Note, the principal sum of Four Hundred Thousand Dollars and No Cents (\$400,000.00), with interest thereon, as provided in that certain Loan and Security Agreement between the Dealer and the Lender dated as of even date herewith (as the same may be supplemented, modified, amended, restated or replaced from time to time in the manner provided therein, the "Loan Agreement"). Capitalized terms used and not otherwise defined in this Note shall have the meanings respectively assigned to them in the Loan Agreement.

This Note is the Note referred to in the Loan Agreement. Principal and Interest shall be due and payable as provided in the Loan Agreement, and all of the terms and provisions of the Loan Agreement, including, without limitation, provision for prepayment and acceleration of maturity, are incorporated herein by reference and made a part hereof. This Note is secured by the collateral described in Section 12 of the Loan Agreement.

Presentment for payment, notice of dishonor, protest, notice of protest, notice of acceleration and all similar notices are hereby expressly waived by the Dealer. This Note has been made at Jamaica, New York and delivered in Irvine, California, where all advances and repayments shall be made (except as otherwise provided in the Loan Agreement). This Note shall be governed by and construed in accordance with the laws of the State of New York. This Note may only be enforced in accordance with the terms of the Loan Agreement. Each and every supplement, modification or amendment to this Note shall be in writing and signed by the Dealer and the Lender, each and every waiver of, or consent to or any departure from, any term or provision of this Note shall be in writing and signed by the Lender, and each and every restatement or replacement of this Note shall be in writing, shall be signed by the Dealer and shall require the written consent of the Lender.

NEMET MOTORS, LLC, a New York limited liability company

By: [EXHIBIT ONLY DO NOT SIGN]

Name: \_\_\_\_\_

Title: \_\_\_\_\_

EXHIBIT B

to

LOAN AND SECURITY AGREEMENT

between

HYUNDAI CAPITAL AMERICA and

NEMET MOTORS, LLC

**LOAN DOCUMENTS**

1. **Loan and Security Agreement**, dated as of August 30, 2016, between Hyundai Capital America and Nemet Motors, LLC
2. **Promissory Note** dated August 30, 2016 by Nemet Motors, LLC to the order of Hyundai Capital America in the principal amount of \$400,000.00.
3. **Inventory Loan and Security Agreement**, dated as of September 5, 2014, by and between Hyundai Capital America and Nemet Motors, LLC, with all amendments and addenda thereto.

EXHIBIT C  
to  
LOAN AND SECURITY AGREEMENT  
between  
HYUNDAI CAPITAL AMERICA and  
NEMET MOTORS, LLC

**OTHER DOCUMENTS**

1. UCC search results regarding Dealer from the New York Secretary of State satisfactory to Lender.
2. Tax lien and judgment searches regarding Dealer reflecting the absence of tax liens and judgments.
3. Such documents and certifications as Lender may reasonably require to evidence that Dealer is duly organized or formed, and that Dealer is validly existing, in good standing and qualified to engage in business in the State of New York.

**PROMISSORY NOTE**

\$400,000.00

Irvine, California  
Dated: August 30, 2016

FOR VALUE RECEIVED, NEMET MOTORS, LLC, a New York limited liability company (the "Dealer"), promises to pay to the order of HYUNDAI CAPITAL AMERICA (the "Lender"), at 3161 Michelson Drive, Suite 1900, Irvine, California 92612, or at such other place as may be designated in writing by the holder of this Note, the principal sum of Four Hundred Thousand Dollars and No Cents (\$400,000.00), with interest thereon, as provided in that certain Loan and Security Agreement between the Dealer and the Lender dated as of even date herewith (as the same may be supplemented, modified, amended, restated or replaced from time to time in the manner provided therein, the "Loan Agreement"). Capitalized terms used and not otherwise defined in this Note shall have the meanings respectively assigned to them in the Loan Agreement.

This Note is the Note referred to in the Loan Agreement. Principal and interest shall be due and payable as provided in the Loan Agreement, and all of the terms and provisions of the Loan Agreement, including, without limitation, provision for prepayment and acceleration of maturity, are incorporated herein by reference and made a part hereof. This Note is secured by the collateral described in Section 12 of the Loan Agreement.

Presentment for payment, notice of dishonor, protest, notice of protest, notice of acceleration and all similar notices are hereby expressly waived by the Dealer. This Note has been made at Jamaica, New York and delivered in Irvine, California, where all advances and repayments shall be made (except as otherwise provided in the Loan Agreement). This Note shall be governed by and construed in accordance with the laws of the State of New York. This Note may only be enforced in accordance with the terms of the Loan Agreement. Each and every supplement, modification or amendment to this Note shall be in writing and signed by the Dealer and the Lender, each and every waiver of, or consent to or any departure from, any term or provision of this Note shall be in writing and signed by the Lender; and each and every restatement or replacement of this Note shall be in writing, shall be signed by the Dealer and shall require the written consent of the Lender.

NEMET MOTORS, LLC, a New York limited liability company

By: 

Name: Scott A. Perlstein, Sr.

Title: Manager and President

# **EXHIBIT D**

[Hyundai Capital]

June 28, 2019

VIA FEDEX

Scott A. Perlstein, Sr.  
Nemet Motors, LLC  
144-02 & 153-03 Hillside Avenue  
Jamaica, New York 11432

Re: Termination of Inventory Loan and Security Agreement

Dear Mr. Perlstein:

Reference is made to (i) that certain Inventory Loan and Security Agreement, dated as of September 5, 2014 (the "ILSA"; capitalized terms used in this letter without definition shall have the meanings set forth in the ILSA), by and between Nemet Motors, LLC dba Nemet Hyundai Kia ("Dealer") and Hyundai Capital America ("HCA") and (ii) that certain Loan and Security Agreement, dated as of August 30, 2016, by and between HCA and Dealer (the "Working Capital Loan Agreement").

Pursuant to Section 6(a)(ii) of the ILSA, HCA hereby exercises its right to terminate the ILSA, effective August 27, 2019. Termination of the ILSA is an event of default under Section 10(f) of the Working Capital Loan Agreement. The Dealership must secure inventory financing from another lender and pay all obligations outstanding under the ILSA and the Working Capital Loan Agreement, including principal and interest, no later than August 27, 2019.

HCA requests that you correspond with HCA on a regular basis to (i) communicate your progress with respect to securing alternative financing of all Dealer's obligations outstanding under the ILSA and the Working Capital Loan Agreement, (ii) communicate your progress with respect to any potential sale of Dealer's assets, whether related to HCA assets secured under the ILSA or not, that may occur in the future, and (iii) continue to provide Dealer's Dealertrack Report (Customer Contract Status Details) to HCA on a daily basis until further notice and provide bank statements, dealer records, schedules and any other information that may be requested by HCA.

HCA reserves the right to exercise any and all of its rights and remedies under the ILSA, the Working Capital Loan Agreement, at law or in equity.

Thank you in advance for your prompt attention to this matter.

Sincerely,



Scott Smith  
Director, Commercial Credit

cc: Scott A. Perlstein, Sr., Guarantor

# **EXHIBIT E**

**[Redacted] Hyundai Capital**

July 23, 2019

**VIA EMAIL AND FEDEX**

Scott A. Perlstein  
Nemet Motors, LLC  
144-02 & 153-03 Hillside Avenue  
Jamaica, New York 11432

**Re: Notice of Default**

Dear Mr. Perlstein:

Reference is made to (i) that certain Inventory Loan and Security Agreement, dated as of September 5, 2014 (the "ILSA"; capitalized terms used in this letter without definition shall have the meanings set forth in the ILSA), by and between Nemet Motors, LLC dba Nemet Hyundai and Nemet Kia ("Dealer") and Hyundai Capital America ("HCA") and (ii) that certain Loan and Security Agreement, dated as of August 30, 2016, by and between HCA and Dealer (the "Working Capital Loan Agreement").

We understand that Nissan Motor Acceptance Corporation ("NMAC") has filed a lawsuit against Dealer seeking, among other things, a writ of replevin for certain vehicles, appointment of a receiver for Dealer's property, and money damages in excess of \$100,000 arising from a breach of Dealer's financing and security agreement with NMAC. As a result of such lawsuit, an "Event of Default" has occurred under Sections 10(d), 10(g) and 10(o) of the ILSA and an "Event of Default" has occurred under Sections 10(d) and 10(i) of the Working Capital Loan Agreement.

In addition, on Friday, July 19, 2019 you advised HCA that Dealer sent a notice of voluntary termination to Nissan North America, Inc. ("Nissan") with respect to Dealer's dealer sales and service agreement with Nissan. As a result of such termination, an "Event of Default" has occurred under Section 10(f) of the ILSA and an "Event of Default" has occurred under Section 10(d) of the Working Capital Loan Agreement.

This letter will serve to advise Dealer that, effective immediately, (i) HCA will not make any further Advances to Dealer, and (ii) the principal amount of all outstanding Obligations under the ILSA and the Loan Agreement shall bear interest at the Default Rate (as such term is defined in the ILSA and the Working Capital Loan Agreement, respectively).

Demand is hereby made for delivery to HCA of the keys, manufacturer's statements of origin, manufacturer's certificates of origin, certificates of title and other documents of title for all vehicles financed by HCA on or before 5:00 p.m. Eastern time on **July 24, 2019**.

Acceptance heretofore or hereafter of payments tendered by Dealer at any time in respect of payments made or due after the occurrence and during the continuance of an Event of Default shall not constitute a waiver of the right to receive payment of default interest and other fees, costs and other amounts which are due or become due under the ILSA, the Working Capital Loan Agreement, or any other Loan Document, and applicable law.

Neither this letter, nor any delay or failure by HCA to exercise at this time any of its other rights and remedies, shall impair any power, right or privilege granted to HCA in the ILSA, the Working Capital Loan Agreement, pursuant to any guaranty, or by law available to it or be construed to be a waiver of or acquiescence in any event of default under the ILSA or the Working Capital Loan Agreement. Nothing in this letter shall be construed as a waiver by HCA of its rights to recover any additional sums due HCA by reason of any other obligations of Dealer to HCA, including, without limitation, the right to be reimbursed for attorneys' fees and other costs and expenses incurred in connection with HCA's exercise of any of its rights and remedies under the ILSA or the Working Capital Loan Agreement. HCA expressly reserves all

Mr. Scott A. Perlstein  
Nemet Motors, LLC  
July 23, 2019  
Page 2

of its rights and remedies under the ILSA, the Working Capital Loan Agreement and any other Loan Document, at law and in equity.

The holding of any discussions between or among any or all of HCA, Dealer and/or Guarantor regarding the administration of the Advances or proposals regarding amendments to, or modifications or restructurings of the ILSA, the Working Capital Loan Agreement or any other Loan Document shall not constitute any waiver of any Event of Default (including, without limitation, the Events of Default described above), or an agreement to forbear from the exercise of HCA's rights and remedies under the ILSA, the Working Capital Loan Agreement or any other Loan Document, or applicable law, nor shall it be construed as an undertaking by HCA to continue such discussions or to enter into any such amendments, modifications or restructurings.

Your immediate attention to this matter is appreciated.

Sincerely,

Scott Smith  
Director, Commercial Credit

cc: Scott A. Perlstein, Sr., Guarantor

Mr. Scott A. Perlstein  
Nemet Motors, LLC  
July 23, 2019  
Page 2

# **EXHIBIT F**

**Hyundai Capital**

September 10, 2019

**VIA EMAIL AND FEDEX**

Scott A. Perlstein  
Nemet Motors, LLC  
144-02 & 153-03 Hillside Avenue  
Jamaica, New York 11432

Re: **Second Notice of Default and Notice of Acceleration**

Dear Mr. Perlstein:

Reference is made to (i) that certain Inventory Loan and Security Agreement, dated as of September 5, 2014 (the "ILSA"; capitalized terms used in this letter without definition shall have the meanings set forth in the ILSA), by and between Nemet Motors, LLC dba Nemet Hyundai and Nemet Kia ("Dealer") and Hyundai Capital America ("HCA"), (ii) that certain Loan and Security Agreement, dated as of August 30, 2016, by and between HCA and Dealer (the "Working Capital Loan Agreement"), (iii) that certain letter dated June 28, 2019 from HCA to Dealer (the "Termination Letter"), and (iv) that certain Notice of Default dated July 23, 2019 from HCA to Dealer (the "First Notice of Default"). Capitalized terms used herein without definition shall have the meanings set forth in the ILSA.

Since the date of the First Notice of Default, the ILSA terminated on August 27, 2019 pursuant to the Termination Letter, the Obligations created and outstanding under the ILSA, including principal, interest, charges, fees, costs, and expenses, are due and payable in full, and the Events of Default described in the First Notice of Default have not been cured. Dealer has advised HCA that it has failed to pay sales tax in the amount of approximately \$1,200,000, which failure is a breach of Section 9(d) of the ILSA. Also, an interest payment in the amount of \$42,076.29 was due today but not paid by Dealer. As a result of the failure to pay the amounts due under the ILSA and the default under Section 9(d) of the ILSA, an "Event of Default" has occurred under Section 10(a) of the ILSA and an "Event of Default" has occurred under Section 10(d) of the Working Capital Loan Agreement.

Pursuant to Section 11(a) of the ILSA, upon the occurrence of an Event of Default, HCA has the right to declare the unpaid principal amount of all outstanding Advances, all interest accrued and unpaid thereon, and all other amounts owing or payable under the ILSA or under any other Loan Document to be immediately due and payable. HCA hereby exercises its right to accelerate the unpaid principal amount of all outstanding Advances made by HCA under the ILSA, all interest accrued and unpaid thereon, and all other amounts owing or payable under the ILSA. As a result of such acceleration, the following amounts are immediately due and payable by Dealer as of the date of this letter:

**ILSA**

<u>Outstanding Principal:</u>	\$5,074,722.33
<u>Unpaid Interest through 9/10/19:</u>	\$51,275.11
<u>Total:</u>	\$5,125,997.44

In addition, HCA hereby exercises its right to accelerate any and all debt and other obligations of Dealer under the Working Capital Loan Agreement. As a result of the acceleration of the debt and other obligations of Dealer under the Working Capital Loan Agreement, the following amounts are immediately due and payable as of the date of this letter:

Mr. Scott A. Perlstein  
Nemet Motors, LLC  
September 10, 2019  
Page 2

**Working Capital Loan Agreement**

Outstanding Principal:	\$ 159,998.88
<u>Unpaid Interest through 9/10/19:</u>	\$531.93
Total:	\$160,530.81

**Demand is hereby made for payment of \$5,286,528.25 by wire transfer to HCA by 5:00 p.m. Eastern time on September 11, 2019.** Wire instructions are enclosed with this letter.

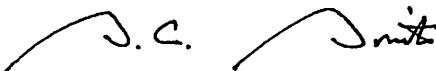
Acceptance heretofore or hereafter of payments tendered by Dealer at any time in respect of payments made or due after the occurrence and during the continuance of an Event of Default shall not constitute a waiver of the right to receive payment of default interest and other fees, costs and other amounts which are due or become due under the ILSA, the Working Capital Loan Agreement, or any other Loan Document, and applicable law.

Neither this letter, nor any delay or failure by HCA to exercise at this time any of its other rights and remedies, shall impair any power, right or privilege granted to HCA in the ILSA, the Working Capital Loan Agreement, pursuant to any guaranty, or by law available to it or be construed to be a waiver of or acquiescence in any event of default under the ILSA or the Working Capital Loan Agreement. Nothing in this letter shall be construed as a waiver by HCA of its rights to recover any additional sums due HCA by reason of any other obligations of Dealer to HCA, including, without limitation, the right to be reimbursed for attorneys' fees and other costs and expenses incurred in connection with HCA's exercise of any of its rights and remedies under the ILSA or the Working Capital Loan Agreement. HCA expressly reserves all of its rights and remedies under the ILSA, the Working Capital Loan Agreement and any other Loan Document, at law and in equity.

The holding of any discussions between or among any or all of HCA, Dealer and/or Guarantor regarding the administration of the Advances or proposals regarding amendments to, or modifications or restructurings of the ILSA, the Working Capital Loan Agreement or any other Loan Document shall not constitute any waiver of any Event of Default (including, without limitation, the Events of Default described above), or an agreement to forbear from the exercise of HCA's rights and remedies under the ILSA, the Working Capital Loan Agreement or any other Loan Document, or applicable law, nor shall it be construed as an undertaking by HCA to continue such discussions or to enter into any such amendments, modifications or restructurings.

Your immediate attention to this matter is appreciated.

Sincerely,



Scott Smith  
Director, Commercial Credit

cc: Scott A. Perlstein, Sr., Guarantor

# **EXHIBIT G**

Company: 002

Page: 1

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: KMNY097 - Nemet Kia

**Hyundai Capital America****TRIAL BALANCE**

As Of: 10/03/2019

						Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
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**LOANS FOR COLLATERAL TYPE: Service Loaners**

						Credit Limit:	250,000.00 ** Sublimit **				
	Base Rate	PRIME	5.00000%	Variance	2.00000%						
3343360	5XXGT4L11HG 129117	2017 KIA	OPTIMA LX	12/20/2017	24,440.00	0.00	10/09/2018	16,374.80	0.00	0.00	0.00
3204267	5XXGT4L36HG 151602	2017 KIA	OPTIMA LX	08/30/2017	22,714.00	0.00	10/09/2018	14,309.82	0.00	0.00	0.00
3343361	5XYPG4A39HG 274555	2017 KIA	SORENTO LX	12/20/2017	30,307.00	0.00	10/09/2018	20,305.69	0.00	0.00	0.00
3976383	5XXGT4L30KG 280409	2019 KIA	OPTIMA LX	05/16/2019	25,212.00	22,186.56	08/30/2019	2,521.20	0.00	8.50	0.00
3976384	5XXGT4L30KG 282855	2019 KIA	OPTIMA LX	05/16/2019	26,156.00	23,017.28	08/30/2019	2,615.60	0.00	8.82	0.00
3976385	5XYPHDA58KG 451599	2019 KIA	SORENTO EX	05/16/2019	36,262.80	28,204.40	08/30/2019	737.65	0.00	10.82	0.00
3976386	5XYPGDA32KG 472613	2019 KIA	SORENTO LX	05/16/2019	29,647.00	28,757.59	08/30/2019	296.47	0.00	11.04	0.00
3976387	KNDPMCAC8K7 527582	2019 KIA	SPORTAGE LX	05/16/2019	25,910.00	22,800.80	08/30/2019	2,453.85	0.00	8.74	0.00

<b>Subtotal Service Loaners</b>		8 Items	220,648.80	124,966.63			0.00	47.92	0.00
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**LOANS FOR COLLATERAL TYPE: New Kia Vehicles**

						Credit Limit:	8,300,000.00 ** Sublimit **				
	Base Rate	PRIME	5.00000%	Variance	2.00000%						
4059910	3KPF34AD4KE 000216	2019 KIA	FORTE GT LIN	07/18/2019	21,726.00	0.00	09/20/2019	21,726.00	0.00	0.00	0.00
4059909	3KPF54AD3KE 000217	2019 KIA	FORTE EX	07/18/2019	22,419.00	22,419.00		0.00	0.00	8.60	0.00
3889596	5XYP3DHC5LG 001364	2020 KIA	TELLURIDE EX	03/14/2019	39,765.00	0.00	03/28/2019	39,765.00	0.00	0.00	0.00
3884069	5XYP3DHC3LG 001704	2020 KIA	TELLUEX	03/11/2019	39,019.00	0.00	04/08/2019	39,019.00	0.00	0.00	0.00
3775724	KNDJN2A23K7 001817	2019 KIA	SOUL	12/12/2018	18,823.00	0.00	05/17/2019	18,823.00	0.00	0.00	0.00
3775735	KNDJN2A26K7 001830	2019 KIA	SOUL	12/12/2018	18,823.00	0.00	05/04/2019	18,823.00	0.00	0.00	0.00
3876476	KNDJ23AU8L7 001913	2020 KIA	SOUL LX	03/04/2019	19,935.00	0.00	05/23/2019	1,556.79	0.00	0.00	0.00
3905595	5XYP5DHC2LG 002658	2020 KIA	TELLURIDE SX	03/26/2019	44,912.00	0.00	04/05/2019	44,912.00	0.00	0.00	0.00
3889591	5XYP2DHC9LG 002889	2020 KIA	TELLURIDE LX	03/14/2019	34,521.00	0.00	04/24/2019	34,521.00	0.00	0.00	0.00
3879587	5XYP3DHC2LG 003170	2020 KIA	TELLURIDE EX	03/06/2019	39,019.00	0.00	03/20/2019	39,019.00	0.00	0.00	0.00
3876364	5XYP3DHC1LG 003340	2020 KIA	TELLURIDE EX	03/04/2019	39,390.00	0.00	03/15/2019	39,390.00	0.00	0.00	0.00
3921893	KNDJ63AU1L7 003703	2020 KIA	SOUL GT LINE	04/08/2019	20,996.00	0.00	06/06/2019	20,996.00	0.00	0.00	0.00
3921894	KNDJ63AU3L7 003721	2020 KIA	SOUL GT LINE	04/08/2019	20,996.00	0.00	07/31/2019	124.42	0.00	0.00	0.00
3920548	KNDJ63AUXL7 003862	2020 KIA	SOUL GTL	04/05/2019	20,996.00	0.00	09/12/2019	20,996.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 2

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

Principal Balance:

3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3876344	5XYP2DHC2LG 004063	2020 KIA	TELLURIDE LX	03/04/2019	34,521.00	0.00	03/22/2019	34,521.00	0.00	0.00	0.00	0.00
3893205	5XYP2DHC7LG 004382	2020 KIA	TELLURIDE LX	03/18/2019	34,521.00	0.00	04/17/2019	34,521.00	0.00	0.00	0.00	0.00
3920549	KNDJ83AUXL7 004574	2020 KIA	SOUL GTL	04/05/2019	20,996.00	0.00	05/29/2019	20,996.00	0.00	0.00	0.00	0.00
3885402	5XYP6DHC2LG 004617	2020 KIA	TELLURIDE S	03/12/2019	36,764.00	0.00	04/10/2019	36,764.00	0.00	0.00	0.00	0.00
3893235	5XYP6DHC2LG 004889	2020 KIA	TELLURIDE S	03/18/2019	36,764.00	0.00	04/10/2019	36,764.00	0.00	0.00	0.00	0.00
3879596	5XYP6DHC0LG 004907	2020 KIA	TELLURIDE S	03/06/2019	36,764.00	0.00	04/18/2019	36,764.00	0.00	0.00	0.00	0.00
3893234	5XYP6DHC0LG 005006	2020 KIA	TELLURIDE S	03/18/2019	36,488.00	0.00	04/16/2019	36,488.00	0.00	0.00	0.00	0.00
3893238	5XYP6DHCXLG 005773	2020 KIA	TELLURIDE S	03/18/2019	36,393.00	0.00	04/02/2019	36,393.00	0.00	0.00	0.00	0.00
3793243	KNDJP3A54K7 005837	2019 KIA	SOUL +	12/24/2018	26,302.00	0.00	06/27/2019	26,302.00	0.00	0.00	0.00	0.00
3971551	KNDJ23AU6L7 006074	2020 KIA	SOUL LX	05/13/2019	21,201.00	21,201.00		0.00	0.00	8.14	0.00	
3971552	KNDJ23AU9L7 006084	2020 KIA	SOUL LX	05/13/2019	21,201.00	21,201.00		0.00	0.00	8.14	0.00	
3899292	5XYP6DHC6LG 007004	2020 KIA	TELLURIDE S	03/21/2019	36,813.00	0.00	04/25/2019	36,813.00	0.00	0.00	0.00	0.00
3929686	5XYP6DHC7LG 007254	2020 KIA	TELLURIDE S	04/12/2019	36,348.00	0.00	04/25/2019	36,348.00	0.00	0.00	0.00	0.00
3971550	KNDJ23AU5L7 007264	2020 KIA	SOUL LX	05/13/2019	20,878.00	20,878.00		0.00	0.00	8.00	0.00	
3913624	5XYP3DHC8LG 008129	2020 KIA	TELLURIDE EX	04/01/2019	39,387.00	0.00	04/22/2019	39,387.00	0.00	0.00	0.00	0.00
3925720	5XYP3DHC2LG 008272	2020 KIA	TELLURIDE EX	04/10/2019	39,016.00	0.00	04/25/2019	39,016.00	0.00	0.00	0.00	0.00
3925718	5XYP3DHC0LG 008285	2020 KIA	TELLURIDE EX	04/10/2019	39,016.00	0.00	04/30/2019	39,016.00	0.00	0.00	0.00	0.00
3913610	5XYP2DHC1LG 008332	2020 KIA	TELLURIDE LX	04/01/2019	34,105.00	0.00	04/30/2019	34,105.00	0.00	0.00	0.00	0.00
3915811	5XYP5DHCXLG 008403	2020 KIA	TELLURIDE SX	04/02/2019	45,334.00	0.00	04/15/2019	45,334.00	0.00	0.00	0.00	0.00
3971548	KNDCC3LGXK5 008644	2019 KIA	NIRO EX	05/13/2019	39,691.00	0.00	09/23/2019	5,119.58	0.00	0.00	0.00	0.00
3915769	5XYP2DHC2LG 008663	2020 KIA	TELLURIDE LX	04/02/2019	34,105.00	0.00	05/04/2019	34,105.00	0.00	0.00	0.00	0.00
3682839	3KPF24AD1KE 009085	2019 KIA	FORTE FE	09/27/2018	19,432.00	0.00	03/12/2019	19,432.00	0.00	0.00	0.00	0.00
3653731	3KPF24AD3KE 009153	2019 KIA	FORTE	09/04/2018	19,117.00	0.00	10/05/2018	19,117.00	0.00	0.00	0.00	0.00
3925738	5XYP6DHC5LG 010542	2020 KIA	TELLURIDE S	04/10/2019	36,813.00	0.00	05/03/2019	36,813.00	0.00	0.00	0.00	0.00
3929648	5XYP2DHC2LG 012048	2020 KIA	TELLURIDE LX	04/12/2019	34,148.00	0.00	05/06/2019	1,011.40	0.00	0.00	0.00	0.00
3931709	5XYP2DHCXLG 012444	2020 KIA	TELLURIDE LX	04/15/2019	34,518.00	0.00	05/14/2019	34,518.00	0.00	0.00	0.00	0.00
3942186	5XYP2DHC5LG 012674	2020 KIA	TELLURIDE LX	04/22/2019	34,148.00	0.00	05/28/2019	34,148.00	0.00	0.00	0.00	0.00
3951837	5XYP3DHC2LG 012676	2020 KIA	TELLURIDE EX	04/26/2019	40,185.00	0.00	05/21/2019	40,185.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

Cost Center: 44009

Dealer: KMNY097 - Nemet Kia

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3931733	5XYP6DHC9LG 012827	2020 KIA	TELLURIDE S	04/15/2019	36,718.00	0.00	05/02/2019	365.72	0.00	0.00	0.00	0.00
3969543	KNDJ23AU3L7 012866	2020 KIA	SOUL LX	05/10/2019	20,878.00	0.00	08/28/2019	1,493.24	0.00	0.00	0.00	0.00
3929688	5XYP6DHCXLG 012884	2020 KIA	TELLURIDE S	04/12/2019	36,390.00	0.00	04/25/2019	36,390.00	0.00	0.00	0.00	0.00
3951838	5XYP5DHC8LG 012904	2020 KIA	TELLURIDE SX	04/26/2019	43,841.00	0.00	05/16/2019	43,841.00	0.00	0.00	0.00	0.00
3931715	5XYP3DHC3LG 012945	2020 KIA	TELLURIDE EX	04/15/2019	38,974.00	0.00	05/16/2019	38,974.00	0.00	0.00	0.00	0.00
3667896	3KPF34AD6KE 014750	2019 KIA	FORTE GT LIN	09/17/2018	20,515.00	0.00	10/11/2018	20,515.00	0.00	0.00	0.00	0.00
3681279	3KPF34AD7KE 015051	2019 KIA	FORTE GT LIN	09/26/2018	21,642.00	0.00	11/13/2018	21,642.00	0.00	0.00	0.00	0.00
3737290	3KPF34AD7KE 015731	2019 KIA	FORTE GT LIN	11/09/2018	21,497.00	0.00	12/10/2018	21,497.00	0.00	0.00	0.00	0.00
3979655	5XYP2DHC0LG 016342	2020 KIA	TELLURIDE LX	05/17/2019	34,476.00	0.00	05/24/2019	34,476.00	0.00	0.00	0.00	0.00
3971549	KNDJ23AU0L7 016437	2020 KIA	SOUL LX	05/13/2019	20,878.00	0.00	06/06/2019	1,984.57	0.00	0.00	0.00	0.00
3682880	3KPF34AD4KE 016612	2019 KIA	FORTE GT LIN	09/27/2018	21,600.00	0.00	01/08/2019	21,600.00	0.00	0.00	0.00	0.00
3681254	3KPF34AD1KE 016714	2019 KIA	FORTE GT LIN	09/26/2018	21,914.00	0.00	02/08/2019	21,914.00	0.00	0.00	0.00	0.00
3979657	5XYP3DHC7LG 017145	2020 KIA	TELLURIDE EX	05/17/2019	39,844.00	0.00	06/06/2019	39,844.00	0.00	0.00	0.00	0.00
3984623	5XYP6DHCXLG 017177	2020 KIA	TELLURIDE S	05/07/2019	36,856.00	0.00	05/20/2019	36,856.00	0.00	0.00	0.00	0.00
3971546	5XYP5DHC3LG 017296	2020 KIA	TELLURIDE SX	05/13/2019	43,463.00	0.00	05/24/2019	4,200.41	0.00	0.00	0.00	0.00
3971545	5XYP2DHC9LG 017537	2020 KIA	TELLURIDE LX	05/13/2019	34,105.00	0.00	06/11/2019	34,105.00	0.00	0.00	0.00	0.00
3681255	3KPF34AD1KE 017555	2019 KIA	FORTE GT LIN	09/26/2018	21,642.00	0.00	10/23/2018	21,642.00	0.00	0.00	0.00	0.00
3971544	5XYP2DHC6LG 017625	2020 KIA	TELLURIDE LX	05/13/2019	34,105.00	0.00	06/05/2019	34,105.00	0.00	0.00	0.00	0.00
3971547	5XYP6DHCXLG 017986	2020 KIA	TELLURIDE S	05/13/2019	36,567.00	0.00	05/31/2019	36,567.00	0.00	0.00	0.00	0.00
3973839	5XYP3DHC5LG 018195	2020 KIA	TELLURIDE EX	05/14/2019	39,468.00	0.00	06/10/2019	39,468.00	0.00	0.00	0.00	0.00
3989451	5XYP6DHC1LG 018539	2020 KIA	TELLURIDE S	05/24/2019	36,761.00	0.00	06/11/2019	36,761.00	0.00	0.00	0.00	0.00
3681286	3KPF34AD8KE 018542	2019 KIA	FORTE GT LIN	09/26/2018	21,600.00	0.00	01/07/2019	21,600.00	0.00	0.00	0.00	0.00
3669724	3KPF24ADXKE 018724	2019 KIA	FORTE FE	09/18/2018	19,604.00	0.00	10/24/2018	19,604.00	0.00	0.00	0.00	0.00
3979656	5XYP3DHC0LG 019366	2020 KIA	TELLURIDE EX	05/17/2019	39,069.00	0.00	05/28/2019	39,069.00	0.00	0.00	0.00	0.00
4000780	5XYP3DHC0LG 019593	2020 KIA	TELLURIDE EX	06/04/2019	39,816.00	0.00	08/01/2019	39,816.00	0.00	0.00	0.00	0.00
3989452	5XYP6DHC2LG 019604	2020 KIA	TELLURIDE S	05/24/2019	36,390.00	0.00	06/28/2019	36,390.00	0.00	0.00	0.00	0.00
4000781	5XYP3DHC3LG 019667	2020 KIA	TELLURIDE EX	06/04/2019	39,816.00	0.00	06/27/2019	39,816.00	0.00	0.00	0.00	0.00
3989453	5XYP6DHC6LG 019766	2020 KIA	TELLURIDE S	05/24/2019	36,390.00	0.00	06/11/2019	36,390.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 4

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
								Date	Amount			
3999165	5XYP6DHCXLG 019785	2020 KIA	TELLURIDE S	06/03/2019	36,761.00	0.00	07/06/2019	36,761.00	0.00	0.00	0.00	0.00
3997321	5XYP5DHCXLG 020017	2020 KIA	TELLURIDE SX	05/31/2019	44,209.00	0.00	06/18/2019	44,209.00	0.00	0.00	0.00	0.00
3687842	3KPF34AD8KE 020081	2019 KIA	FORTE GT LIN	10/02/2018	21,600.00	0.00	01/28/2019	21,600.00	0.00	0.00	0.00	0.00
3997322	5XYP6DHC5LG 020195	2020 KIA	TELLURIDE S	05/31/2019	36,390.00	0.00	06/18/2019	36,390.00	0.00	0.00	0.00	0.00
3681281	3KPF34AD7KE 020685	2019 KIA	FORTE GT LIN	09/26/2018	21,600.00	0.00	12/28/2018	21,600.00	0.00	0.00	0.00	0.00
3682895	3KPF34ADXKE 020941	2019 KIA	FORTE GT LIN	09/27/2018	21,872.00	0.00	01/10/2019	21,872.00	0.00	0.00	0.00	0.00
3669669	3KPF24AD0KE 021602	2019 KIA	FORTE FE	09/18/2018	19,918.00	0.00	10/10/2018	19,918.00	0.00	0.00	0.00	0.00
3669706	3KPF24AD7KE 021807	2019 KIA	FORTE FE	09/18/2018	19,918.00	0.00	10/15/2018	19,918.00	0.00	0.00	0.00	0.00
3831404	KNDJN2A20K7 021992	2019 KIA	SOUL	01/25/2019	18,878.00	0.00	05/01/2019	18,878.00	0.00	0.00	0.00	0.00
4006967	5XYP6DHCXLG 023092	2020 KIA	TELLURIDE S	06/10/2019	36,718.00	0.00	06/24/2019	36,718.00	0.00	0.00	0.00	0.00
4009345	5XYP6DHC1LG 023238	2020 KIA	TELLURIDE S	06/11/2019	36,348.00	0.00	06/25/2019	22,209.06	0.00	0.00	0.00	0.00
4006966	5XYP6DHC8LG 023365	2020 KIA	TELLURIDE S	06/10/2019	36,348.00	0.00	06/28/2019	36,348.00	0.00	0.00	0.00	0.00
3702170	3KPF24AD1KE 023407	2019 KIA	FORTE FE	10/15/2018	20,212.00	0.00	10/29/2018	20,212.00	0.00	0.00	0.00	0.00
3691343	3KPF24AD5KE 023622	2019 KIA	FORTE FE	10/04/2018	20,212.00	0.00	10/23/2018	20,212.00	0.00	0.00	0.00	0.00
3691354	3KPF24AD9KE 023624	2019 KIA	FORTE FE	10/04/2018	19,918.00	0.00	10/23/2018	19,918.00	0.00	0.00	0.00	0.00
4027339	5XYP5DHC7LG 023702	2020 KIA	TELLURIDE SX	06/24/2019	43,092.00	0.00	07/01/2019	43,092.00	0.00	0.00	0.00	0.00
4027340	5XYP6DHC6LG 023753	2020 KIA	TELLURIDE S	06/24/2019	36,718.00	0.00	08/01/2019	36,718.00	0.00	0.00	0.00	0.00
3702175	3KPF24AD2KE 024114	2019 KIA	FORTE FE	10/15/2018	19,647.00	0.00	10/31/2018	19,647.00	0.00	0.00	0.00	0.00
3710842	3KPF24AD1KE 024119	2019 KIA	FORTE FE	10/22/2018	19,941.00	0.00	11/06/2018	19,941.00	0.00	0.00	0.00	0.00
3702168	3KPF24AD0KE 024127	2019 KIA	FORTE FE	10/15/2018	19,941.00	0.00	11/01/2018	19,941.00	0.00	0.00	0.00	0.00
3746727	3KPF24AD2KE 024226	2019 KIA	FORTE FE	11/15/2018	19,876.00	0.00	12/03/2018	19,876.00	0.00	0.00	0.00	0.00
Customer Name: BACKERMAN, A.												
3702171	3KPF24AD1KE 024248	2019 KIA	FORTE FE	10/15/2018	19,918.00	0.00	11/05/2018	19,918.00	0.00	0.00	0.00	0.00
3711991	KNAE55LC8J6 024407	2018 KIA	STINGER GT2	10/22/2018	49,638.00	0.00	12/07/2018	49,638.00	0.00	0.00	0.00	0.00
3670004	KNAE25LA9J6 024505	2018 KIA	STINGER PREM	09/18/2018	38,589.00	0.00	10/10/2018	38,589.00	0.00	0.00	0.00	0.00
3702183	3KPF24AD6KE 024682	2019 KIA	FORTE FE	10/15/2018	19,941.00	0.00	10/29/2018	19,941.00	0.00	0.00	0.00	0.00
3687795	3KPF24AD7KE 024691	2019 KIA	FORTE FE	10/02/2018	19,941.00	0.00	10/29/2018	19,941.00	0.00	0.00	0.00	0.00
4032057	5XYP6DHC1LG 024812	2020 KIA	TELLURIDE S	06/26/2019	36,348.00	0.00	08/19/2019	36,348.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Page: 5

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: KMYN097 - Nemet Kia

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
								Date	Amount			
3677345	KNAE55LC9J6 025095	2018 KIA	STINGER GT2	09/24/2018	50,052.00	0.00	01/08/2019	50,052.00	0.00	0.00	0.00	0.00
4027341	5XYP6DHCXLG 025764	2020 KIA	TELLURIDE S	06/24/2019	36,718.00	0.00	07/30/2019	36,718.00	0.00	0.00	0.00	0.00
3665450	KNAE25LA1J6 026376	2018 KIA	STINGER PREM	09/13/2018	38,589.00	0.00	10/12/2018	38,589.00	0.00	0.00	0.00	0.00
3660342	KNAE25LA2J6 026645	2018 KIA	STINGER PREM	09/10/2018	38,589.00	0.00	12/21/2018	38,589.00	0.00	0.00	0.00	0.00
4037695	5XYP3DHC6LG 027360	2020 KIA	TELLURIDE EX	07/01/2019	39,438.00	0.00	07/31/2019	3,532.35	0.00	0.00	0.00	0.00
3710942	3KPF54AD0KE 027861	2019 KIA	FORTE EX	10/22/2018	22,557.00	0.00	12/06/2018	22,557.00	0.00	0.00	0.00	0.00
3512449	KNAE45LC4J6 028053	2018 KIA	STINGER GT1	05/08/2018	46,260.00	0.00	12/11/2018	46,260.00	0.00	0.00	0.00	0.00
3710927	3KPF34AD6KE 028079	2019 KIA	FORTE GT LIN	10/22/2018	21,600.00	0.00	11/08/2018	21,600.00	0.00	0.00	0.00	0.00
4045356	5XYP3DHC3LG 028837	2020 KIA	TELLURIDE EX	07/08/2019	39,755.00	0.00	07/23/2019	39,755.00	0.00	0.00	0.00	0.00
3710915	3KPF34AD4KE 028856	2019 KIA	FORTE GT LIN	10/22/2018	21,642.00	0.00	02/20/2019	21,642.00	0.00	0.00	0.00	0.00
4059907	5XYP3DHCXLG 028933	2020 KIA	TELLURIDE EX	07/18/2019	40,831.00	0.00	07/29/2019	40,831.00	0.00	0.00	0.00	0.00
3975812	KNDJ23AU1L7 029195	2020 KIA	SOUL LX	05/15/2019	20,878.00	0.00	07/02/2019	20,878.00	0.00	0.00	0.00	0.00
3822031	3KPF34AD9KE 029422	2019 KIA	FORTE GT LIN	01/17/2019	21,768.00	0.00	02/05/2019	21,768.00	0.00	0.00	0.00	0.00
3710897	3KPF24ADXKE 030047	2019 KIA	FORTE FE	10/22/2018	19,941.00	0.00	11/19/2018	19,941.00	0.00	0.00	0.00	0.00
3710851	3KPF24AD2KE 030253	2019 KIA	FORTE FE	10/22/2018	19,941.00	0.00	11/07/2018	19,941.00	0.00	0.00	0.00	0.00
3710960	3KPF54ADXKE 030346	2019 KIA	FORTE EX	10/22/2018	22,466.00	0.00	11/07/2018	22,466.00	0.00	0.00	0.00	0.00
3940838	KNDJ63AU1L7 030366	2020 KIA	SOUL GT LINE	04/19/2019	20,673.00	0.00	05/01/2019	20,673.00	0.00	0.00	0.00	0.00
3710952	3KPF54AD6KE 030408	2019 KIA	FORTE EX	10/22/2018	22,286.00	0.00	12/05/2018	22,286.00	0.00	0.00	0.00	0.00
Customer Name: GONZALEZ, A.												
3710958	3KPF54AD9KE 030516	2019 KIA	FORTE EX	10/22/2018	22,557.00	0.00	11/27/2018	22,557.00	0.00	0.00	0.00	0.00
3710862	3KPF24AD4KE 030559	2019 KIA	FORTE FE	10/22/2018	19,941.00	0.00	11/16/2018	19,941.00	0.00	0.00	0.00	0.00
4053132	5XYP3DHC6LG 030646	2020 KIA	TELLURIDE EX	07/12/2019	40,199.00	0.00	08/08/2019	40,199.00	0.00	0.00	0.00	0.00
3710890	3KPF24AD9KE 030766	2019 KIA	FORTE FE	10/22/2018	19,941.00	0.00	11/20/2018	19,941.00	0.00	0.00	0.00	0.00
3710867	3KPF24AD5KE 031333	2019 KIA	FORTE FE	10/22/2018	20,120.00	0.00	12/20/2018	20,120.00	0.00	0.00	0.00	0.00
3512440	KNAE15LA4J6 031364	2018 KIA	STINGER	05/08/2018	31,579.00	0.00	01/08/2019	31,579.00	0.00	0.00	0.00	0.00
3710845	3KPF24AD1KE 032253	2019 KIA	FORTE FE	10/22/2018	20,120.00	0.00	01/08/2019	20,120.00	0.00	0.00	0.00	0.00
3710840	3KPF24AD0KE 033023	2019 KIA	FORTE FE	10/22/2018	19,876.00	0.00	11/09/2018	19,876.00	0.00	0.00	0.00	0.00
3710869	3KPF24AD5KE 033194	2019 KIA	FORTE FE	10/22/2018	19,876.00	0.00	11/09/2018	19,876.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 6

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3660343	KNAE25LA9J6 036069	2018 KIA	STINGER PREM	09/10/2018	40,433.00	0.00	02/22/2019	40,433.00	0.00	0.00	0.00	0.00
3611750	KNAE55LC7J6 040288	2018 KIA	STINGER GT2	07/26/2018	50,052.00	0.00	11/05/2018	50,052.00	0.00	0.00	0.00	0.00
3746925	3KPF24AD8KE 041983	2019 KIA	FORTE FE	11/16/2018	19,647.00	0.00	12/10/2018	19,647.00	0.00	0.00	0.00	0.00
Customer Name: DESPOSITO, M.												
3753299	3KPF24AD9KE 042674	2019 KIA	FORTE FE	11/23/2018	19,647.00	0.00	12/19/2018	19,647.00	0.00	0.00	0.00	0.00
3743430	3KPF24ADXKE 042781	2019 KIA	FORTE FE	11/14/2018	19,826.00	0.00	12/12/2018	19,826.00	0.00	0.00	0.00	0.00
3743420	3KPF24AD9KE 042786	2019 KIA	FORTE FE	11/14/2018	19,826.00	0.00	12/18/2018	19,826.00	0.00	0.00	0.00	0.00
3858868	KNAE15LA2K6 043823	2019 KIA	STINGER	02/19/2019	34,835.00	0.00	05/10/2019	290.49	0.00	0.00	0.00	0.00
3743415	3KPF24AD8KE 044013	2019 KIA	FORTE FE	11/14/2018	19,647.00	0.00	12/28/2018	19,647.00	0.00	0.00	0.00	0.00
3743423	3KPF24AD9KE 044022	2019 KIA	FORTE FE	11/14/2018	19,647.00	0.00	12/18/2018	19,647.00	0.00	0.00	0.00	0.00
3743424	3KPF24AD9KE 044084	2019 KIA	FORTE FE	11/14/2018	19,647.00	0.00	12/06/2018	19,647.00	0.00	0.00	0.00	0.00
3770613	3KPF24AD0KE 044152	2019 KIA	FORTE FE	12/10/2018	19,784.00	0.00	01/08/2019	19,784.00	0.00	0.00	0.00	0.00
3749751	3KPF24AD7KE 044178	2019 KIA	FORTE FE	11/20/2018	19,918.00	0.00	01/08/2019	19,918.00	0.00	0.00	0.00	0.00
3743381	3KPF24AD0KE 044183	2019 KIA	FORTE FE	11/14/2018	19,918.00	0.00	12/11/2018	19,918.00	0.00	0.00	0.00	0.00
3749707	3KPF24AD2KE 044251	2019 KIA	FORTE FE	11/20/2018	19,647.00	0.00	12/07/2018	19,647.00	0.00	0.00	0.00	0.00
3743741	KNAE55LC6K6 044494	2019 KIA	STINGER GT2	11/14/2018	51,356.00	0.00	12/18/2018	51,356.00	0.00	0.00	0.00	0.00
4023490	KNDJ33AU0L7 044557	2020 KIA	SOUL EX	06/20/2019	22,988.00	22,988.00		0.00	0.00	8.82	0.00	
3750015	KNAE55LC3K6 044615	2019 KIA	STINGER GT2	11/20/2018	50,896.00	0.00	02/19/2019	50,896.00	0.00	0.00	0.00	0.00
3743382	3KPF24AD0KE 044670	2019 KIA	FORTE FE	11/14/2018	19,647.00	0.00	12/06/2018	19,647.00	0.00	0.00	0.00	0.00
3743393	3KPF24AD2KE 044833	2019 KIA	FORTE FE	11/14/2018	19,647.00	0.00	12/07/2018	19,647.00	0.00	0.00	0.00	0.00
3775562	3KPF24ADXKE 044868	2019 KIA	FORTE FE	12/12/2018	19,876.00	0.00	01/07/2019	19,876.00	0.00	0.00	0.00	0.00
3775575	3KPF34AD5KE 045813	2019 KIA	FORTE GT LIN	12/12/2018	21,914.00	0.00	02/13/2019	21,914.00	0.00	0.00	0.00	0.00
3770623	3KPF24AD8KE 046182	2019 KIA	FORTE FE	12/10/2018	19,784.00	0.00	01/08/2019	19,784.00	0.00	0.00	0.00	0.00
3779507	3KPF34AD6KE 046260	2019 KIA	FORTE GT LIN	12/14/2018	22,057.00	0.00	01/07/2019	22,057.00	0.00	0.00	0.00	0.00
3781407	3KPF34AD1KE 046263	2019 KIA	FORTE GT LIN	12/17/2018	22,057.00	0.00	01/15/2019	22,057.00	0.00	0.00	0.00	0.00
3905701	KNAE15LA9K6 046363	2019 KIA	STINGER	03/26/2019	34,333.00	0.00	06/06/2019	358.20	0.00	0.00	0.00	0.00
3770635	3KPF34ADXKE 046407	2019 KIA	FORTE GT LIN	12/10/2018	22,014.00	0.00	01/08/2019	22,014.00	0.00	0.00	0.00	0.00
3779487	3KPF34AD1KE 046408	2019 KIA	FORTE GT LIN	12/14/2018	22,014.00	0.00	01/18/2019	22,014.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 7

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3861741	KNAE35LC0K6 046604	2019 KIA	STINGER GT	02/20/2019	40,814.00	0.00	06/05/2019	1,552.18	0.00	0.00	0.00	0.00
3861743	KNAE45LC1K6 046799	2019 KIA	STINGER GT1	02/20/2019	46,039.00	0.00	06/19/2019	46,039.00	0.00	0.00	0.00	0.00
3781430	3KPF34ADXKE 048075	2019 KIA	FORTE GT LIN	12/17/2018	21,822.00	0.00	06/06/2019	523.89	0.00	0.00	0.00	0.00
3770626	3KPF24ADXKE 048161	2019 KIA	FORTE FE	12/10/2018	19,876.00	0.00	01/07/2019	19,876.00	0.00	0.00	0.00	0.00
3775566	3KPF34AD0KE 048232	2019 KIA	FORTE GT LIN	12/12/2018	21,822.00	0.00	04/10/2019	21,822.00	0.00	0.00	0.00	0.00
4023491	KNDJ33AU8L7 050462	2020 KIA	SOUL EX	06/20/2019	23,311.00	23,311.00		0.00	0.00	8.94	0.00	
3991718	KNDJ33AU9L7 050633	2020 KIA	SOUL EX	05/28/2019	22,988.00	0.00	08/12/2019	22,988.00	0.00	0.00	0.00	0.00
3991719	KNDJ33AUXL7 050785	2020 KIA	SOUL EX	05/28/2019	23,311.00	0.00	09/05/2019	749.02	0.00	0.00	0.00	0.00
3991717	KNDJ33AU6L7 050847	2020 KIA	SOUL EX	05/28/2019	22,988.00	0.00	07/30/2019	22,988.00	0.00	0.00	0.00	0.00
3991715	KNDJ33AU1L7 051064	2020 KIA	SOUL EX	05/28/2019	22,988.00	0.00	07/05/2019	3,407.19	0.00	0.00	0.00	0.00
4033704	KNAE15LA1K6 051086	2019 KIA	STINGER	06/27/2019	34,396.00	0.00	08/19/2019	1,201.55	0.00	0.00	0.00	0.00
3991716	KNDJ33AU4L7 051253	2020 KIA	SOUL EX	05/28/2019	24,768.00	24,768.00		0.00	0.00	9.50	0.00	
4059906	KNDJ63AU2L7 052263	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	22,506.00		0.00	0.00	8.64	0.00	
4059903	KNDJ63AU3L7 052272	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	22,506.00		0.00	0.00	8.64	0.00	
4059905	KNDJ63AU2L7 052845	2020 KIA	SOUL GT LINE	07/18/2019	22,829.00	22,829.00		0.00	0.00	8.76	0.00	
4059896	KNDJ63AU9L7 053331	2020 KIA	SOUL GT LINE	07/18/2019	22,829.00	22,829.00		0.00	0.00	8.76	0.00	
4049433	KNAE35LC2K6 053649	2019 KIA	STINGER GT	07/10/2019	40,834.00	40,834.00		0.00	0.00	15.66	0.00	
4040511	KNAE45LC4K6 053942	2019 KIA	STINGER GT1	07/02/2019	46,097.00	46,097.00		0.00	0.00	17.68	0.00	
4049434	KNAE55LC1K6 054477	2019 KIA	STINGER GT2	07/10/2019	51,192.00	51,192.00		0.00	0.00	19.64	0.00	
4040512	KNAE55LC9K6 056753	2019 KIA	STINGER GT2	07/02/2019	51,192.00	0.00	09/17/2019	51,192.00	0.00	0.00	0.00	0.00
4059899	KNDJ63AU7L7 057085	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	22,506.00		0.00	0.00	8.64	0.00	
4059897	KNDJ63AU8L7 057094	2020 KIA	SOUL GT LINE	07/18/2019	22,839.00	22,839.00		0.00	0.00	8.76	0.00	
4059898	KNDJ63AU7L7 057104	2020 KIA	SOUL GT LINE	07/18/2019	22,596.00	22,596.00		0.00	0.00	8.66	0.00	
4059904	KNDJ63AU2L7 057236	2020 KIA	SOUL GT LINE	07/18/2019	22,829.00	22,829.00		0.00	0.00	8.76	0.00	
3901494	3KPF24AD7KE 057643	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	05/23/2019	19,732.00	0.00	0.00	0.00	0.00
3873399	KNAE25LA5K6 058488	2019 KIA	STINGER PREM	02/28/2019	40,664.00	0.00	05/22/2019	40,664.00	0.00	0.00	0.00	0.00
3905712	KNAE55LCXK6 058558	2019 KIA	STINGER GT2	03/26/2019	51,514.00	0.00	06/11/2019	51,514.00	0.00	0.00	0.00	0.00
3901461	3KPF24AD3KE 058823	2019 KIA	FORTE FE	03/22/2019	19,912.00	0.00	05/16/2019	19,912.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 8

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

								Principal Balance:	
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit		9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments		0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount		0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit		5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3901486	3KPF24AD6KE 058881	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	05/09/2019	19,732.00	0.00	0.00	0.00	0.00
3770625	3KPF24AD8KE 058963	2019 KIA	FORTE FE	12/10/2018	19,604.00	0.00	01/14/2019	19,604.00	0.00	0.00	0.00	0.00
3866139	3KPF54AD6KE 059245	2019 KIA	FORTE EX	02/22/2019	25,710.00	0.00	06/13/2019	25,710.00	0.00	0.00	0.00	0.00
3901504	3KPF24AD8KE 059384	2019 KIA	FORTE FE	03/22/2019	19,912.00	0.00	06/06/2019	578.27	0.00	0.00	0.00	0.00
3850665	3KPF24ADXKE 059421	2019 KIA	FORTE FE	02/11/2019	19,732.00	0.00	02/27/2019	19,732.00	0.00	0.00	0.00	0.00
3793086	3KPF24AD6KE 059514	2019 KIA	FORTE FE	12/24/2018	19,918.00	0.00	01/14/2019	19,918.00	0.00	0.00	0.00	0.00
3815320	3KPF24AD8KE 059515	2019 KIA	FORTE FE	01/10/2019	19,918.00	0.00	02/05/2019	19,918.00	0.00	0.00	0.00	0.00
3867603	3KPF54AD1KE 059606	2019 KIA	FORTE EX	02/25/2019	25,710.00	0.00	08/05/2019	25,710.00	0.00	0.00	0.00	0.00
3812537	3KPF24AD9KE 059734	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/08/2019	19,647.00	0.00	0.00	0.00	0.00
3812464	3KPF24AD0KE 059735	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/04/2019	19,647.00	0.00	0.00	0.00	0.00
3793071	3KPF24AD1KE 059937	2019 KIA	FORTE FE	12/24/2018	19,647.00	0.00	01/09/2019	19,647.00	0.00	0.00	0.00	0.00
3812486	3KPF24AD3KE 059938	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/04/2019	19,647.00	0.00	0.00	0.00	0.00
3812543	3KPF24ADXKE 060083	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/06/2019	19,647.00	0.00	0.00	0.00	0.00
3793072	3KPF24AD1KE 060084	2019 KIA	FORTE FE	12/24/2018	19,647.00	0.00	01/14/2019	19,647.00	0.00	0.00	0.00	0.00
3812471	3KPF24AD1KE 060425	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	01/30/2019	19,647.00	0.00	0.00	0.00	0.00
3812487	3KPF24AD3KE 060426	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/07/2019	19,647.00	0.00	0.00	0.00	0.00
3812521	3KPF24AD7KE 060428	2019 KIA	FORTE FE	01/08/2019	19,647.00	0.00	02/05/2019	19,647.00	0.00	0.00	0.00	0.00
3815321	3KPF24AD9KE 060429	2019 KIA	FORTE FE	01/10/2019	19,647.00	0.00	02/12/2019	19,647.00	0.00	0.00	0.00	0.00
3903319	3KPF24AD4KE 061682	2019 KIA	FORTE FE	03/25/2019	20,004.00	0.00	05/23/2019	38.43	0.00	0.00	0.00	0.00
3901497	3KPF24AD7KE 061689	2019 KIA	FORTE FE	03/22/2019	20,004.00	0.00	05/03/2019	20,004.00	0.00	0.00	0.00	0.00
3973836	3KPF34AD0KE 063250	2019 KIA	FORTE GT LIN	05/14/2019	22,040.00	0.00	06/10/2019	22,040.00	0.00	0.00	0.00	0.00
3858768	3KPF24AD3KE 064301	2019 KIA	FORTE FE	02/19/2019	19,912.00	0.00	03/07/2019	19,912.00	0.00	0.00	0.00	0.00
3903344	3KPF24AD6KE 067368	2019 KIA	FORTE FE	03/25/2019	19,732.00	0.00	04/22/2019	19,732.00	0.00	0.00	0.00	0.00
3901505	3KPF24AD8KE 067369	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	05/14/2019	19,732.00	0.00	0.00	0.00	0.00
3866141	3KPF54ADXKE 070877	2019 KIA	FORTE EX	02/22/2019	25,710.00	0.00	04/11/2019	25,710.00	0.00	0.00	0.00	0.00
3861511	3KPF34AD3KE 070919	2019 KIA	FORTE GT LIN	02/20/2019	20,599.00	0.00	06/12/2019	20,599.00	0.00	0.00	0.00	0.00
3861513	3KPF34AD5KE 071229	2019 KIA	FORTE GT LIN	02/20/2019	20,599.00	0.00	04/22/2019	20,599.00	0.00	0.00	0.00	0.00
3858790	3KPF34AD3KE 071231	2019 KIA	FORTE GT LIN	02/19/2019	20,599.00	0.00	03/20/2019	20,599.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Page: 9

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: KMYN097 - Nemet Kia

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance:

3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
4059901	KNDJ63AU5L7 071261	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	22,506.00			0.00	0.00	8.64	0.00
4059902	KNDJ63AU3L7 071405	2020 KIA	SOUL GT LINE	07/18/2019	22,829.00	22,829.00			0.00	0.00	8.76	0.00
3858789	3KPF34AD1KE 071468	2019 KIA	FORTE GT LIN	02/19/2019	20,599.00	0.00	04/10/2019	20,599.00	0.00	0.00	0.00	0.00
4059895	KNDJ63AU9L7 071618	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	22,506.00			0.00	0.00	8.64	0.00
4059900	KNDJ63AU6L7 071656	2020 KIA	SOUL GT LINE	07/18/2019	22,506.00	0.00	09/17/2019	22,506.00	0.00	0.00	0.00	0.00
3858765	3KPF24AD0KE 072064	2019 KIA	FORTE FE	02/19/2019	19,732.00	0.00	03/15/2019	19,732.00	0.00	0.00	0.00	0.00
3861512	3KPF34AD4KE 073361	2019 KIA	FORTE GT LIN	02/20/2019	20,599.00	0.00	06/07/2019	23.47	0.00	0.00	0.00	0.00
3850666	3KPF34ADXKE 073509	2019 KIA	FORTE GT LIN	02/11/2019	20,599.00	0.00	03/04/2019	20,599.00	0.00	0.00	0.00	0.00
3832955	3KPF34AD6KE 073636	2019 KIA	FORTE GT LIN	01/28/2019	21,726.00	0.00	05/07/2019	21,726.00	0.00	0.00	0.00	0.00
3903292	3KPF24AD0KE 074445	2019 KIA	FORTE FE	03/25/2019	19,732.00	0.00	05/29/2019	19,732.00	0.00	0.00	0.00	0.00
3837114	3KPF34AD2KE 074654	2019 KIA	FORTE GT LIN	01/30/2019	21,726.00	0.00	04/10/2019	21,726.00	0.00	0.00	0.00	0.00
3964620	3KPF34ADXKE 079231	2019 KIA	FORTE GT LIN	05/07/2019	22,040.00	0.00	06/17/2019	862.23	0.00	0.00	0.00	0.00
3850662	3KPF24AD8KE 080204	2019 KIA	FORTE FE	02/11/2019	19,732.00	0.00	03/05/2019	19,732.00	0.00	0.00	0.00	0.00
3858783	3KPF24AD8KE 080865	2019 KIA	FORTE FE	02/19/2019	19,732.00	0.00	03/18/2019	19,732.00	0.00	0.00	0.00	0.00
3850664	3KPF24AD9KE 081118	2019 KIA	FORTE FE	02/11/2019	19,732.00	0.00	03/04/2019	19,732.00	0.00	0.00	0.00	0.00
3858781	3KPF24AD7KE 081120	2019 KIA	FORTE FE	02/19/2019	19,732.00	0.00	03/11/2019	19,732.00	0.00	0.00	0.00	0.00
3901465	3KPF24AD3KE 085181	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	04/16/2019	19,732.00	0.00	0.00	0.00	0.00
3873279	3KPF24AD5KE 085442	2019 KIA	FORTE FE	02/28/2019	20,004.00	0.00	03/18/2019	20,004.00	0.00	0.00	0.00	0.00
3873283	3KPF24AD7KE 085443	2019 KIA	FORTE FE	02/28/2019	20,004.00	0.00	03/22/2019	20,004.00	0.00	0.00	0.00	0.00
3903294	3KPF24AD0KE 085610	2019 KIA	FORTE FE	03/25/2019	19,732.00	0.00	04/15/2019	19,732.00	0.00	0.00	0.00	0.00
3903393	3KPF54ADXKE 088666	2019 KIA	FORTE EX	03/25/2019	22,967.00	0.00	05/15/2019	22,967.00	0.00	0.00	0.00	0.00
3903389	3KPF54AD5KE 088865	2019 KIA	FORTE EX	03/25/2019	22,967.00	0.00	05/31/2019	272.38	0.00	0.00	0.00	0.00
3973837	3KPF34AD4KE 092962	2019 KIA	FORTE GT LIN	05/14/2019	21,768.00	21,768.00			0.00	0.00	8.34	0.00
3973838	3KPF34AD6KE 092963	2019 KIA	FORTE GT LIN	05/14/2019	21,768.00	0.00	07/01/2019	138.39	0.00	0.00	0.00	0.00
3969539	3KPF34AD2KE 093043	2019 KIA	FORTE GT LIN	05/10/2019	21,768.00	21,768.00			0.00	0.00	8.34	0.00
3971543	3KPF34AD3KE 093360	2019 KIA	FORTE GT LIN	05/13/2019	21,768.00	0.00	06/15/2019	21,768.00	0.00	0.00	0.00	0.00
3911439	3KPF24AD6KE 095803	2019 KIA	FORTE FE	03/29/2019	19,732.00	0.00	06/06/2019	1,087.40	0.00	0.00	0.00	0.00
3901491	3KPF24AD6KE 095932	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	05/20/2019	1,467.98	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 10

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3911444	3KPF24AD7KE 096278	2019 KIA	FORTE FE	03/29/2019	20,004.00	0.00	05/24/2019	145.04	0.00	0.00	0.00	
3901500	3KPF24AD7KE 096605	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	05/14/2019	1,611.42	0.00	0.00	0.00	
3903360	3KPF24AD7KE 096698	2019 KIA	FORTE FE	03/25/2019	19,732.00	0.00	05/21/2019	1,193.68	0.00	0.00	0.00	
3901467	3KPF24AD3KE 096701	2019 KIA	FORTE FE	03/22/2019	19,732.00	0.00	04/25/2019	19,732.00	0.00	0.00	0.00	
3364623	KNALC4J14J5 096820	2018 KIA	CADENZA	01/10/2018	37,712.00	0.00	10/09/2018	37,712.00	0.00	0.00	0.00	
3364626	KNALC4J16J5 096821	2018 KIA	CADENZA	01/10/2018	37,712.00	0.00	02/04/2019	33,940.80	0.00	0.00	0.00	
3377167	KNALC4J15J5 096938	2018 KIA	CADENZA	01/19/2018	37,712.00	0.00	04/29/2019	30,169.60	0.00	0.00	0.00	
3364627	KNALC4J16J5 097144	2018 KIA	CADENZA	01/10/2018	42,676.00	0.00	04/10/2019	34,140.80	0.00	0.00	0.00	
4049430	3KPF24AD6KE 103222	2019 KIA	FORTE FE	07/10/2019	19,732.00	0.00	08/08/2019	1,176.96	0.00	0.00	0.00	
4049425	3KPF24AD1KE 103225	2019 KIA	FORTE FE	07/10/2019	19,732.00	0.00	08/16/2019	19,732.00	0.00	0.00	0.00	
3971542	3KPF24AD1KE 103287	2019 KIA	FORTE FE	05/13/2019	20,004.00	0.00	06/07/2019	429.44	0.00	0.00	0.00	
3973832	3KPF24AD2KE 103315	2019 KIA	FORTE FE	05/14/2019	19,732.00	0.00	05/22/2019	19,732.00	0.00	0.00	0.00	
3973833	3KPF24AD4KE 103316	2019 KIA	FORTE FE	05/14/2019	19,732.00	0.00	06/03/2019	1,608.79	0.00	0.00	0.00	
3993928	3KPF24AD3KE 103839	2019 KIA	FORTE FE	05/29/2019	19,732.00	0.00	06/26/2019	2,949.46	0.00	0.00	0.00	
3973834	3KPF24AD5KE 103891	2019 KIA	FORTE FE	05/14/2019	20,004.00	0.00	06/19/2019	20,004.00	0.00	0.00	0.00	
3993926	3KPF24AD1KE 104388	2019 KIA	FORTE FE	05/29/2019	19,732.00	0.00	09/16/2019	3,038.99	0.00	0.00	0.00	
3993930	3KPF24AD8KE 104971	2019 KIA	FORTE FE	05/29/2019	19,732.00	0.00	07/01/2019	19,732.00	0.00	0.00	0.00	
3973835	3KPF24AD7KE 105030	2019 KIA	FORTE FE	05/14/2019	19,732.00	0.00	05/31/2019	477.53	0.00	0.00	0.00	
3964619	3KPF24AD4KE 105034	2019 KIA	FORTE FE	05/07/2019	19,732.00	0.00	05/29/2019	19,732.00	0.00	0.00	0.00	
3993929	3KPF24AD6KE 105696	2019 KIA	FORTE FE	05/29/2019	19,732.00	19,732.00		0.00	0.00	7.56	0.00	
4049429	3KPF24AD5KE 105804	2019 KIA	FORTE FE	07/10/2019	19,912.00	0.00	07/23/2019	2,435.13	0.00	0.00	0.00	
4033699	3KPF24ADXKE 106687	2019 KIA	FORTE FE	06/27/2019	20,004.00	0.00	07/11/2019	20,004.00	0.00	0.00	0.00	
4049428	3KPF24AD3KE 106689	2019 KIA	FORTE FE	07/10/2019	20,004.00	0.00	08/05/2019	2,211.86	0.00	0.00	0.00	
3993927	3KPF24AD1KE 107288	2019 KIA	FORTE FE	05/29/2019	19,912.00	0.00	07/09/2019	561.52	0.00	0.00	0.00	
4049431	3KPF24AD8KE 107384	2019 KIA	FORTE FE	07/10/2019	19,732.00	0.00	09/30/2019	19,732.00	0.00	-3.78	0.00	
4049426	3KPF24AD1KE 107386	2019 KIA	FORTE FE	07/10/2019	19,732.00	0.00	08/05/2019	503.25	0.00	0.00	0.00	
3364630	KNALC4J1XJ5 114172	2018 KIA	CADENZA	01/10/2018	35,160.00	0.00	03/07/2019	31,644.00	0.00	0.00	0.00	
3369518	KNALC4J17J5 114176	2018 KIA	CADENZA	01/16/2018	35,124.00	0.00	04/17/2019	28,099.20	0.00	0.00	0.00	

Report ID: TRIAL2

Cost Center: 44009

Dealer: KMNY097 - Nemet Kia

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

Page: 11

10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3377169	KNALC4J19J5 114342	2018 KIA	CADENZA	01/19/2018	35,124.00	0.00	10/11/2018	35,124.00	0.00	0.00	0.00	0.00
3364624	KNALC4J14J5 114345	2018 KIA	CADENZA	01/10/2018	35,160.00	0.00	04/04/2019	28,128.00	0.00	0.00	0.00	0.00
4033700	3KPF34AD4KE 114359	2019 KIA	FORTE GT LIN	06/27/2019	20,641.00	20,641.00		0.00	0.00	7.92	0.00	
3993931	3KPF34AD3KE 114367	2019 KIA	FORTE GT LIN	05/29/2019	20,641.00	0.00	06/26/2019	1,481.41	0.00	0.00	0.00	0.00
3385113	KNALC4J17J5 114582	2018 KIA	CADENZA	01/25/2018	35,124.00	0.00	07/10/2019	24,586.80	0.00	0.00	0.00	0.00
4063295	3KPF34AD8KE 116163	2019 KIA	FORTE GT LIN	07/22/2019	20,913.00	20,913.00		0.00	0.00	8.02	0.00	
4033702	3KPF54AD1KE 119951	2019 KIA	FORTE EX	06/27/2019	22,281.00	22,281.00		0.00	0.00	8.54	0.00	
4033701	3KPF54AD0KE 122307	2019 KIA	FORTE EX	06/27/2019	22,461.00	22,461.00		0.00	0.00	8.62	0.00	
4033703	3KPF54AD3KE 123385	2019 KIA	FORTE EX	06/27/2019	22,553.00	0.00	09/12/2019	22,553.00	0.00	0.00	0.00	0.00
4063296	3KPF34ADXKE 124152	2019 KIA	FORTE GT LIN	07/22/2019	20,913.00	0.00	09/23/2019	288.52	0.00	0.00	0.00	0.00
4040505	3KPF24AD9KE 124288	2019 KIA	FORTE FE	07/02/2019	19,775.00	0.00	09/04/2019	19,775.00	0.00	0.00	0.00	0.00
4040509	3KPF24ADXKE 124347	2019 KIA	FORTE FE	07/02/2019	19,775.00	0.00	07/31/2019	1,226.99	0.00	0.00	0.00	0.00
4040502	3KPF24AD7KE 124564	2019 KIA	FORTE FE	07/02/2019	19,775.00	0.00	08/07/2019	19,775.00	0.00	0.00	0.00	0.00
4040506	3KPF24AD9KE 124601	2019 KIA	FORTE FE	07/02/2019	20,046.00	20,046.00		0.00	0.00	7.68	0.00	
4040500	3KPF24AD3KE 124626	2019 KIA	FORTE FE	07/02/2019	19,775.00	0.00	09/30/2019	1,167.47	0.00	0.00	0.00	0.00
4040503	3KPF24AD7KE 124631	2019 KIA	FORTE FE	07/02/2019	19,775.00	19,775.00		0.00	0.00	7.58	0.00	
4049427	3KPF24AD2KE 124651	2019 KIA	FORTE FE	07/10/2019	19,775.00	0.00	08/22/2019	19,775.00	0.00	0.00	0.00	0.00
4040498	3KPF24AD2KE 124889	2019 KIA	FORTE FE	07/02/2019	20,046.00	0.00	07/22/2019	506.08	0.00	0.00	0.00	0.00
4040507	3KPF24AD9KE 124890	2019 KIA	FORTE FE	07/02/2019	20,046.00	20,046.00		0.00	0.00	7.68	0.00	
4040499	3KPF24AD2KE 125122	2019 KIA	FORTE FE	07/02/2019	19,954.00	0.00	09/05/2019	717.32	0.00	0.00	0.00	0.00
4040504	3KPF24AD8KE 125125	2019 KIA	FORTE FE	07/02/2019	19,954.00	0.00	08/15/2019	19,954.00	0.00	0.00	0.00	0.00
4040510	3KPF24ADXKE 125126	2019 KIA	FORTE FE	07/02/2019	19,954.00	19,954.00		0.00	0.00	7.66	0.00	
4040497	3KPF24AD1KE 125211	2019 KIA	FORTE FE	07/02/2019	19,775.00	19,775.00		0.00	0.00	7.58	0.00	
4040501	3KPF24AD4KE 125400	2019 KIA	FORTE FE	07/02/2019	19,775.00	19,775.00		0.00	0.00	7.58	0.00	
4040508	3KPF24AD9KE 125439	2019 KIA	FORTE FE	07/02/2019	19,775.00	19,775.00		0.00	0.00	7.58	0.00	
4049432	3KPF24AD8KE 131054	2019 KIA	FORTE FE	07/10/2019	19,775.00	19,775.00		0.00	0.00	7.58	0.00	
4059911	3KPF24AD1KE 131056	2019 KIA	FORTE FE	07/18/2019	19,775.00	0.00	08/07/2019	19,775.00	0.00	0.00	0.00	0.00
3653907	KNDCC3LC5J5 135491	2018 KIA	NIRO EX	09/04/2018	28,372.00	0.00	11/06/2018	28,372.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 12

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
							Current Principal	Date			
3645675	3KPA24ABXJE 144234	2018 KIA	RIO LX	08/27/2018	16,666.00	0.00	10/15/2018	16,666.00	0.00	0.00	0.00
3645652	3KPA24AB3JE 144236	2018 KIA	RIO LX	08/27/2018	16,666.00	0.00	10/09/2018	16,666.00	0.00	0.00	0.00
3645648	3KPA24AB0JE 144646	2018 KIA	RIO LX	08/27/2018	16,843.00	0.00	10/12/2018	16,843.00	0.00	0.00	0.00
3660349	KNDCC3LC0J5 179737	2018 KIA	NIRO EX	09/10/2018	28,372.00	0.00	11/27/2018	28,372.00	0.00	0.00	0.00
3653904	KNDCB3LC6J5 206166	2018 KIA	NIRO FE	09/04/2018	24,401.00	0.00	10/11/2018	24,401.00	0.00	0.00	0.00
3653906	KNDCB3LC8J5 206170	2018 KIA	NIRO FE	09/04/2018	24,401.00	0.00	10/09/2018	24,401.00	0.00	0.00	0.00
3653902	KNDCB3LC4J5 210507	2018 KIA	NIRO FE	09/04/2018	24,401.00	0.00	10/17/2018	24,401.00	0.00	0.00	0.00
3645836	KNDCB3LC3J5 210935	2018 KIA	NIRO FE	08/27/2018	24,473.00	0.00	10/04/2018	24,473.00	0.00	0.00	0.00
3653903	KNDCB3LC4J5 211026	2018 KIA	NIRO FE	09/04/2018	24,401.00	0.00	08/09/2019	24,401.00	0.00	0.00	0.00
3975807	3KPA25AB7KE 213842	2019 KIA	RIO S	05/15/2019	17,032.00	0.00	07/23/2019	17,032.00	0.00	0.00	0.00
3971541	3KPA25AB2KE 213991	2019 KIA	RIO S	05/13/2019	17,209.00	0.00	05/23/2019	124.39	0.00	0.00	0.00
3975806	3KPA25AB1KE 215571	2019 KIA	RIO S	05/15/2019	17,032.00	0.00	08/15/2019	1,059.76	0.00	0.00	0.00
3594365	5XXGU4L38JG 219806	2018 KIA	OPTIMA EX	07/11/2018	27,599.00	0.00	10/09/2018	27,599.00	0.00	0.00	0.00
4049423	3KPA24AB9KE 222567	2019 KIA	RIO S	07/10/2019	16,742.00	0.00	08/16/2019	1,693.63	0.00	0.00	0.00
4049424	3KPA25AB2KE 226840	2019 KIA	RIO S	07/10/2019	17,032.00	0.00	07/23/2019	2,246.85	0.00	0.00	0.00
4049422	3KPA24AB8KE 231535	2019 KIA	RIO S	07/10/2019	16,742.00	0.00	07/23/2019	16,742.00	0.00	0.00	0.00
3769499	KNDCC3LCXK5 240786	2019 KIA	NIRO EX	12/07/2018	26,593.00	0.00	06/13/2019	1,260.34	0.00	0.00	0.00
3815368	KNDCB3LC5K5 246093	2019 KIA	NIRO FE	01/10/2019	24,619.00	0.00	06/24/2019	89.32	0.00	0.00	0.00
3858878	KNDCB3LC8K5 251708	2019 KIA	NIRO FE	02/19/2019	24,364.00	0.00	04/10/2019	24,364.00	0.00	0.00	0.00
3600053	3KPFK4A7XJE 270207	2018 KIA	FORTE LX	07/17/2018	19,417.00	0.00	11/13/2018	19,417.00	0.00	0.00	0.00
3647790	5XXGU4L18KG 271274	2019 KIA	OPTIMA EX	08/28/2018	27,069.00	0.00	10/11/2018	27,069.00	0.00	0.00	0.00
3598426	3KPFK4A74JE 272633	2018 KIA	FORTE LX	07/16/2018	19,146.00	0.00	10/12/2018	19,146.00	0.00	0.00	0.00
3615809	5XXGU4L38JG 273493	2018 KIA	OPTIMA EX	07/31/2018	27,967.00	0.00	10/04/2018	27,967.00	0.00	0.00	0.00
3628007	5XXGU4L36JG 274349	2018 KIA	OPTIMA EX	08/10/2018	27,967.00	0.00	04/03/2019	27,967.00	0.00	0.00	0.00
3656157	5XXGT4L35KG 280275	2019 KIA	OPTIMA LX	09/05/2018	25,670.00	0.00	07/26/2019	25,670.00	0.00	0.00	0.00
3645722	5XXGT4L38KG 280304	2019 KIA	OPTIMA LX	08/27/2018	25,212.00	0.00	05/02/2019	25,212.00	0.00	0.00	0.00
3638670	5XXGT4L30KG 280409	2019 KIA	OPTIMA LX	08/21/2018	25,212.00	0.00	05/16/2019	25,212.00	0.00	0.00	0.00
3635655	5XXGT4L3XKG 280451	2019 KIA	OPTIMA LX	08/17/2018	26,156.00	0.00	10/09/2018	26,156.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 13

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3635626	5XXGT4L32KG 280590	2019 KIA	OPTIMA LX	08/17/2018	25,212.00	0.00	10/10/2018	25,212.00	0.00	0.00	0.00	0.00
3635633	5XXGT4L34KG 280753	2019 KIA	OPTIMA LX	08/17/2018	26,614.00	0.00	11/13/2018	26,614.00	0.00	0.00	0.00	0.00
3647778	5XXGT4L3XKG 281048	2019 KIA	OPTIMA LX	08/28/2018	25,670.00	0.00	10/05/2018	25,670.00	0.00	0.00	0.00	0.00
3638698	5XXGT4L33KG 282154	2019 KIA	OPTIMA LX	08/21/2018	26,614.00	0.00	04/10/2019	26,614.00	0.00	0.00	0.00	0.00
3645692	5XXGT4L31KG 282279	2019 KIA	OPTIMA LX	08/27/2018	26,156.00	0.00	03/18/2019	26,156.00	0.00	0.00	0.00	0.00
3645710	5XXGT4L35KG 282401	2019 KIA	OPTIMA LX	08/27/2018	25,670.00	0.00	12/04/2018	25,670.00	0.00	0.00	0.00	0.00
Customer Name: DELGADO, E.												
3647684	5XXGT4L30KG 282547	2019 KIA	OPTIMA LX	08/28/2018	25,212.00	0.00	10/11/2018	25,212.00	0.00	0.00	0.00	0.00
3638672	5XXGT4L30KG 282855	2019 KIA	OPTIMA LX	08/21/2018	26,156.00	0.00	05/16/2019	26,156.00	0.00	0.00	0.00	0.00
3635652	5XXGT4L38KG 283705	2019 KIA	OPTIMA LX	08/17/2018	25,212.00	0.00	02/13/2019	25,212.00	0.00	0.00	0.00	0.00
3638763	5XXGT4L3XKG 283706	2019 KIA	OPTIMA LX	08/21/2018	25,212.00	0.00	07/02/2019	475.38	0.00	0.00	0.00	0.00
3647730	5XXGT4L35KG 284309	2019 KIA	OPTIMA LX	08/28/2018	26,156.00	0.00	10/15/2018	26,156.00	0.00	0.00	0.00	0.00
3647791	5XXGU4L18KG 285336	2019 KIA	OPTIMA EX	08/28/2018	26,990.00	0.00	12/11/2018	26,990.00	0.00	0.00	0.00	0.00
3647694	5XXGT4L31KG 285621	2019 KIA	OPTIMA LX	08/28/2018	26,156.00	0.00	02/08/2019	26,156.00	0.00	0.00	0.00	0.00
3664048	5XXGT4L37KG 286093	2019 KIA	OPTIMA LX	09/12/2018	26,614.00	0.00	02/13/2019	26,614.00	0.00	0.00	0.00	0.00
3656169	5XXGT4L37KG 286515	2019 KIA	OPTIMA LX	09/05/2018	26,614.00	0.00	10/15/2018	26,614.00	0.00	0.00	0.00	0.00
3647742	5XXGT4L36KG 286859	2019 KIA	OPTIMA LX	08/28/2018	25,212.00	0.00	10/10/2018	25,212.00	0.00	0.00	0.00	0.00
3656118	5XXGT4L31KG 286865	2019 KIA	OPTIMA LX	09/05/2018	25,212.00	0.00	11/09/2018	25,212.00	0.00	0.00	0.00	0.00
3656193	5XXGT4L3XKG 287254	2019 KIA	OPTIMA LX	09/05/2018	23,387.00	0.00	10/24/2018	23,387.00	0.00	0.00	0.00	0.00
3638783	5XXGV4L20KG 288706	2019 KIA	OPTIMA SXL	08/21/2018	35,603.00	0.00	11/02/2018	35,603.00	0.00	0.00	0.00	0.00
3656211	5XXGU4L14KG 289111	2019 KIA	OPTIMA EX	09/05/2018	26,990.00	0.00	01/14/2019	26,990.00	0.00	0.00	0.00	0.00
3656179	5XXGT4L38KG 291917	2019 KIA	OPTIMA LX	09/05/2018	26,156.00	0.00	07/02/2019	26,156.00	0.00	0.00	0.00	0.00
3651300	5XXGV4L22KG 292269	2019 KIA	OPTIMA SXL	08/30/2018	35,983.00	0.00	12/12/2018	35,983.00	0.00	0.00	0.00	0.00
3679275	5XXGT4L37KG 297594	2019 KIA	OPTIMA LX	09/25/2018	26,614.00	0.00	02/13/2019	26,614.00	0.00	0.00	0.00	0.00
3701086	5XXGT4L35KG 299649	2019 KIA	OPTIMA LX	10/12/2018	26,156.00	0.00	05/01/2019	26,156.00	0.00	0.00	0.00	0.00
3682904	5XXGT4L31KG 299650	2019 KIA	OPTIMA LX	09/27/2018	26,156.00	0.00	03/20/2019	26,156.00	0.00	0.00	0.00	0.00
3692703	5XXGT4L34KG 300080	2019 KIA	OPTIMA LX	10/05/2018	25,538.00	0.00	04/15/2019	25,538.00	0.00	0.00	0.00	0.00
3693921	5XXGT4L31KG 300084	2019 KIA	OPTIMA LX	10/09/2018	25,538.00	0.00	02/06/2019	25,538.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Cost Center: 44009

Dealer: KMNY097 - Nemet Kia

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3697076	5XXGT4L3XKG 300505	2019 KIA	OPTIMA LX	10/10/2018	25,224.00	0.00	01/07/2019	25,224.00	0.00	0.00	0.00	0.00
3690003	5XXGT4L30KG 300528	2019 KIA	OPTIMA LX	10/03/2018	25,181.00	0.00	12/21/2018	25,181.00	0.00	0.00	0.00	0.00
3679221	5XXGT4L32KG 300529	2019 KIA	OPTIMA LX	09/25/2018	25,181.00	0.00	10/17/2018	25,181.00	0.00	0.00	0.00	0.00
3699369	5XXGT4L35KG 300704	2019 KIA	OPTIMA LX	10/11/2018	25,996.00	0.00	12/17/2018	25,996.00	0.00	0.00	0.00	0.00
3699378	5XXGT4L37KG 300705	2019 KIA	OPTIMA LX	10/11/2018	25,996.00	0.00	12/10/2018	25,996.00	0.00	0.00	0.00	0.00
3699356	5XXGT4L31KG 300876	2019 KIA	OPTIMA LX	10/11/2018	25,538.00	0.00	03/05/2019	25,538.00	0.00	0.00	0.00	0.00
3699370	5XXGT4L35KG 300881	2019 KIA	OPTIMA LX	10/11/2018	25,538.00	0.00	03/29/2019	25,538.00	0.00	0.00	0.00	0.00
3701068	5XXGT4L32KG 300949	2019 KIA	OPTIMA LX	10/12/2018	25,538.00	0.00	03/05/2019	25,538.00	0.00	0.00	0.00	0.00
3687920	5XXGT4L39KG 300950	2019 KIA	OPTIMA LX	10/02/2018	25,538.00	0.00	02/13/2019	25,538.00	0.00	0.00	0.00	0.00
3693934	5XXGT4L38KG 301944	2019 KIA	OPTIMA LX	10/09/2018	25,538.00	0.00	06/12/2019	1,880.98	0.00	0.00	0.00	0.00
3701087	5XXGT4L35KG 301948	2019 KIA	OPTIMA LX	10/12/2018	25,538.00	0.00	07/11/2019	25,538.00	0.00	0.00	0.00	0.00
3702212	5XXGT4L34KG 302878	2019 KIA	OPTIMA LX	10/15/2018	23,387.00	0.00	12/06/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: BARKER, R.												
3699381	5XXGT4L38KG 302964	2019 KIA	OPTIMA LX	10/11/2018	26,156.00	0.00	02/05/2019	26,156.00	0.00	0.00	0.00	0.00
3697042	5XXGT4L35KG 302971	2019 KIA	OPTIMA LX	10/10/2018	26,156.00	0.00	12/03/2018	26,156.00	0.00	0.00	0.00	0.00
Customer Name: RILEY, S												
3697023	5XXGT4L32KG 303155	2019 KIA	OPTIMA LX	10/10/2018	23,387.00	0.00	12/10/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: SANTIAGO, A.												
3709548	5XXGT4L30KG 303297	2019 KIA	OPTIMA LX	10/19/2018	23,387.00	0.00	12/28/2018	23,387.00	0.00	0.00	0.00	0.00
3701080	5XXGT4L34KG 304288	2019 KIA	OPTIMA LX	10/12/2018	25,181.00	0.00	04/29/2019	25,181.00	0.00	0.00	0.00	0.00
3702214	5XXGT4L34KG 304386	2019 KIA	OPTIMA LX	10/15/2018	23,387.00	0.00	12/10/2018	23,387.00	0.00	0.00	0.00	0.00
3702229	5XXGT4L36KG 304843	2019 KIA	OPTIMA LX	10/15/2018	25,181.00	0.00	06/27/2019	25,181.00	0.00	0.00	0.00	0.00
3701063	5XXGT4L31KG 304989	2019 KIA	OPTIMA LX	10/12/2018	23,387.00	0.00	11/27/2018	23,387.00	0.00	0.00	0.00	0.00
3702204	5XXGT4L31KG 305253	2019 KIA	OPTIMA LX	10/15/2018	23,387.00	0.00	11/02/2018	23,387.00	0.00	0.00	0.00	0.00
3702209	5XXGT4L33KG 305447	2019 KIA	OPTIMA LX	10/15/2018	23,387.00	0.00	12/05/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: YOO,D.												
3709560	5XXGT4L34KG 305747	2019 KIA	OPTIMA LX	10/19/2018	23,387.00	0.00	11/29/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: CHIRIAEVA, T.												
3704014	5XXGT4L37KG 305984	2019 KIA	OPTIMA LX	10/16/2018	23,846.00	0.00	11/01/2018	23,846.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 15

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

								Principal Balance:		3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00			
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00			
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00			
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37			

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3709568	5XXGT4L37KG 306004	2019 KIA	OPTIMA LX	10/19/2018	23,846.00	0.00	11/05/2018	23,846.00	0.00	0.00	0.00	0.00
3709559	5XXGT4L33KG 306419	2019 KIA	OPTIMA LX	10/19/2018	23,387.00	0.00	12/07/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: TEUTONICO, G.												
3709552	5XXGT4L31KG 306869	2019 KIA	OPTIMA LX	10/19/2018	23,387.00	0.00	12/04/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: WADE, J												
3767947	5XXGT4L34KG 307109	2019 KIA	OPTIMA LX	12/05/2018	23,345.00	0.00	12/12/2018	23,345.00	0.00	0.00	0.00	0.00
3704010	5XXGT4L36KG 307399	2019 KIA	OPTIMA LX	10/16/2018	23,846.00	0.00	11/13/2018	23,846.00	0.00	0.00	0.00	0.00
3709574	5XXGT4L38KG 307937	2019 KIA	OPTIMA LX	10/19/2018	25,181.00	0.00	02/06/2019	25,181.00	0.00	0.00	0.00	0.00
3709575	5XXGT4L38KG 307985	2019 KIA	OPTIMA LX	10/19/2018	23,387.00	0.00	12/05/2018	23,387.00	0.00	0.00	0.00	0.00
Customer Name: CORTES,R.												
3729211	5XXGT4L35KG 308219	2019 KIA	OPTIMA LX	11/05/2018	23,387.00	0.00	12/19/2018	23,387.00	0.00	0.00	0.00	0.00
3749877	5XXGW4L29KG 316368	2019 KIA	OPTIMA SX	11/20/2018	31,978.00	0.00	03/29/2019	31,978.00	0.00	0.00	0.00	0.00
3749878	5XXGW4L29KG 316547	2019 KIA	OPTIMA SX	11/20/2018	31,978.00	0.00	01/11/2019	31,978.00	0.00	0.00	0.00	0.00
3749879	5XXGW4L29KG 318900	2019 KIA	OPTIMA SX	11/20/2018	32,436.00	0.00	04/10/2019	32,436.00	0.00	0.00	0.00	0.00
3795008	5XXGT4L38KG 320333	2019 KIA	OPTIMA LX	12/26/2018	23,345.00	0.00	04/29/2019	23,345.00	0.00	0.00	0.00	0.00
3791182	5XXGT4L36KG 320380	2019 KIA	OPTIMA LX	12/21/2018	23,345.00	0.00	04/10/2019	23,345.00	0.00	0.00	0.00	0.00
3760357	5XXGW4L20KG 321619	2019 KIA	OPTIMA SX	11/29/2018	31,978.00	0.00	12/17/2018	31,978.00	0.00	0.00	0.00	0.00
3784145	5XXGT4L36KG 321738	2019 KIA	OPTIMA LX	12/18/2018	23,345.00	0.00	03/18/2019	23,345.00	0.00	0.00	0.00	0.00
3787052	5XXGT4L38KG 322888	2019 KIA	OPTIMA LX	12/19/2018	23,345.00	0.00	02/27/2019	23,345.00	0.00	0.00	0.00	0.00
3784190	5XXGT4L3XKG 322889	2019 KIA	OPTIMA LX	12/18/2018	23,345.00	0.00	04/22/2019	23,345.00	0.00	0.00	0.00	0.00
3951835	5XXGT4L35KG 323366	2019 KIA	OPTIMA LX	04/26/2019	25,261.00	0.00	06/10/2019	2,404.36	0.00	0.00	0.00	0.00
3979654	5XXGV4L28KG 324254	2019 KIA	OPTIMA SXL	05/17/2019	36,033.00	0.00	08/16/2019	1,010.01	0.00	0.00	0.00	0.00
3787022	5XXGT4L32KG 325110	2019 KIA	OPTIMA LX	12/19/2018	23,804.00	0.00	02/13/2019	23,804.00	0.00	0.00	0.00	0.00
3787039	5XXGT4L34KG 325111	2019 KIA	OPTIMA LX	12/19/2018	23,804.00	0.00	04/22/2019	23,804.00	0.00	0.00	0.00	0.00
3824736	5XXGT4L37KG 325359	2019 KIA	OPTIMA LX	01/22/2019	23,387.00	0.00	03/20/2019	23,387.00	0.00	0.00	0.00	0.00
3824725	5XXGT4L32KG 325365	2019 KIA	OPTIMA LX	01/22/2019	23,387.00	0.00	05/17/2019	800.54	0.00	0.00	0.00	0.00
3800546	5XXGT4L34KG 325366	2019 KIA	OPTIMA LX	12/28/2018	23,387.00	0.00	04/25/2019	23,387.00	0.00	0.00	0.00	0.00
3791156	5XXGT4L31KG 325504	2019 KIA	OPTIMA LX	12/21/2018	23,345.00	0.00	02/22/2019	23,345.00	0.00	0.00	0.00	0.00
3791167	5XXGT4L33KG 325505	2019 KIA	OPTIMA LX	12/21/2018	23,345.00	0.00	05/01/2019	890.70	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

Cost Center: 44009

Dealer: KMNY097 - Nemet Kia

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3800548	5XXGT4L35KG 325893	2019 KIA	OPTIMA LX	12/28/2018	23,413.00	0.00	03/27/2019	23,413.00	0.00	0.00	0.00	0.00
3832964	5XXGT4L38KG 325905	2019 KIA	OPTIMA LX	01/28/2019	23,413.00	0.00	04/03/2019	23,413.00	0.00	0.00	0.00	0.00
3824730	5XXGT4L35KG 326123	2019 KIA	OPTIMA LX	01/22/2019	23,846.00	0.00	05/04/2019	23,846.00	0.00	0.00	0.00	0.00
3824738	5XXGT4L37KG 326124	2019 KIA	OPTIMA LX	01/22/2019	23,846.00	0.00	05/21/2019	1,523.23	0.00	0.00	0.00	0.00
3800560	5XXGT4L3XKG 326540	2019 KIA	OPTIMA LX	12/28/2018	23,413.00	0.00	06/03/2019	1,568.98	0.00	0.00	0.00	0.00
3929627	5XXGT4L35KG 326879	2019 KIA	OPTIMA LX	04/12/2019	25,261.00	0.00	07/11/2019	25,261.00	0.00	0.00	0.00	0.00
3829712	5XXGT4L36KG 326972	2019 KIA	OPTIMA LX	01/24/2019	23,413.00	0.00	05/09/2019	23,413.00	0.00	0.00	0.00	0.00
3829711	5XXGT4L35KG 326977	2019 KIA	OPTIMA LX	01/24/2019	23,413.00	0.00	04/16/2019	23,413.00	0.00	0.00	0.00	0.00
3795012	5XXGT4L38KG 327539	2019 KIA	OPTIMA LX	12/26/2018	23,804.00	0.00	04/25/2019	23,804.00	0.00	0.00	0.00	0.00
3795000	5XXGT4L36KG 327541	2019 KIA	OPTIMA LX	12/26/2018	23,804.00	0.00	04/29/2019	23,804.00	0.00	0.00	0.00	0.00
3795013	5XXGT4L38KG 327542	2019 KIA	OPTIMA LX	12/26/2018	23,804.00	0.00	06/21/2019	1,343.77	0.00	0.00	0.00	0.00
3795026	5XXGT4L3XKG 327543	2019 KIA	OPTIMA LX	12/26/2018	23,804.00	0.00	01/30/2019	23,804.00	0.00	0.00	0.00	0.00
3794968	5XXGT4L33KG 327609	2019 KIA	OPTIMA LX	12/26/2018	23,345.00	0.00	03/01/2019	23,345.00	0.00	0.00	0.00	0.00
3800562	5XXGT4L3XKG 327610	2019 KIA	OPTIMA LX	12/28/2018	23,345.00	0.00	02/21/2019	23,345.00	0.00	0.00	0.00	0.00
3794957	5XXGT4L31KG 327611	2019 KIA	OPTIMA LX	12/26/2018	23,345.00	0.00	04/01/2019	23,345.00	0.00	0.00	0.00	0.00
3791188	5XXGT4L36KG 328320	2019 KIA	OPTIMA LX	12/21/2018	23,345.00	0.00	05/08/2019	23,345.00	0.00	0.00	0.00	0.00
3791160	5XXGT4L31KG 328323	2019 KIA	OPTIMA LX	12/21/2018	23,345.00	0.00	02/27/2019	23,345.00	0.00	0.00	0.00	0.00
3798040	5XXGT4L34KG 329191	2019 KIA	OPTIMA LX	12/27/2018	23,345.00	0.00	02/13/2019	23,345.00	0.00	0.00	0.00	0.00
3798051	5XXGT4L3XKG 329194	2019 KIA	OPTIMA LX	12/27/2018	23,345.00	0.00	05/10/2019	1,583.54	0.00	0.00	0.00	0.00
3834637	5XXGT4L30KG 329253	2019 KIA	OPTIMA LX	01/29/2019	23,804.00	0.00	05/09/2019	481.98	0.00	0.00	0.00	0.00
3798036	5XXGT4L32KG 329254	2019 KIA	OPTIMA LX	12/27/2018	23,804.00	0.00	04/17/2019	23,804.00	0.00	0.00	0.00	0.00
4058506	5XXGT4L30KG 329351	2019 KIA	OPTIMA LX	07/17/2019	25,762.00	0.00	08/20/2019	25,762.00	0.00	0.00	0.00	0.00
3798047	5XXGT4L38KG 329730	2019 KIA	OPTIMA LX	12/27/2018	23,345.00	0.00	04/11/2019	23,345.00	0.00	0.00	0.00	0.00
3808106	5XXGT4L3XKG 329731	2019 KIA	OPTIMA LX	01/03/2019	23,345.00	0.00	04/15/2019	23,345.00	0.00	0.00	0.00	0.00
3942157	5XXGT4L38KG 329775	2019 KIA	OPTIMA LX	04/22/2019	25,719.00	0.00	05/30/2019	25,719.00	0.00	0.00	0.00	0.00
3803994	5XXGT4L33KG 330106	2019 KIA	OPTIMA LX	01/02/2019	23,387.00	0.00	04/25/2019	23,387.00	0.00	0.00	0.00	0.00
3808096	5XXGT4L35KG 330107	2019 KIA	OPTIMA LX	01/03/2019	23,387.00	0.00	06/10/2019	23,387.00	0.00	0.00	0.00	0.00
3808102	5XXGT4L39KG 330112	2019 KIA	OPTIMA LX	01/03/2019	23,387.00	0.00	05/08/2019	23,387.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 17

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMYN097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3808091	5XXGT4L30KG 330113	2019 KIA	OPTIMA LX	01/03/2019	23,387.00	0.00	06/17/2019	1,507.44	0.00	0.00	0.00	0.00
3800550	5XXGT4L36KG 330116	2019 KIA	OPTIMA LX	12/28/2018	23,387.00	0.00	05/15/2019	23,387.00	0.00	0.00	0.00	0.00
3803995	5XXGT4L33KG 330509	2019 KIA	OPTIMA LX	01/02/2019	23,846.00	0.00	05/23/2019	23,846.00	0.00	0.00	0.00	0.00
4053136	5XXGT4L34KG 335329	2019 KIA	OPTIMA LX	07/12/2019	25,303.00	0.00	07/17/2019	25,303.00	0.00	0.00	0.00	0.00
4045355	5XXGU4L13KG 342168	2019 KIA	OPTIMA EX	07/08/2019	30,599.00	30,599.00		0.00	0.00	0.00	11.74	0.00
3855714	5XXGV4L22KG 343589	2019 KIA	OPTIMA SXL	02/14/2019	35,653.00	0.00	03/04/2019	35,653.00	0.00	0.00	0.00	0.00
3959624	5XXGV4L26KG 344082	2019 KIA	OPTIMA SXL	05/02/2019	35,574.00	35,574.00		0.00	0.00	0.00	13.64	0.00
3864302	5XXGT4L37KG 344123	2019 KIA	OPTIMA LX	02/21/2019	23,480.00	0.00	07/10/2019	1,443.27	0.00	0.00	0.00	0.00
3855689	5XXGT4L30KG 344125	2019 KIA	OPTIMA LX	02/14/2019	23,480.00	0.00	06/17/2019	1,993.07	0.00	0.00	0.00	0.00
3915744	5XXGU4L10KG 344296	2019 KIA	OPTIMA EX	04/02/2019	30,426.00	0.00	04/30/2019	30,426.00	0.00	0.00	0.00	0.00
3855695	5XXGT4L34KG 344435	2019 KIA	OPTIMA LX	02/14/2019	23,480.00	0.00	06/08/2019	23,480.00	0.00	0.00	0.00	0.00
3855701	5XXGT4L36KG 344436	2019 KIA	OPTIMA LX	02/14/2019	23,480.00	0.00	06/19/2019	23,480.00	0.00	0.00	0.00	0.00
3594481	KNDMC5C11J6 347913	2018 KIA	SEDONA EX	07/11/2018	36,532.00	0.00	11/13/2018	36,532.00	0.00	0.00	0.00	0.00
3594480	KNDMC5C10J6 348843	2018 KIA	SEDONA EX	07/11/2018	36,166.00	0.00	10/15/2018	36,166.00	0.00	0.00	0.00	0.00
3919027	5XXGU4L1XKG 352910	2019 KIA	OPTIMA EX	04/04/2019	29,968.00	0.00	04/22/2019	29,968.00	0.00	0.00	0.00	0.00
3915745	5XXGU4L10KG 353192	2019 KIA	OPTIMA EX	04/02/2019	29,968.00	0.00	06/10/2019	2,140.15	0.00	0.00	0.00	0.00
4053133	5XXGU4L10KG 353306	2019 KIA	OPTIMA EX	07/12/2019	30,099.00	30,099.00		0.00	0.00	0.00	11.54	0.00
4053134	5XXGT4L39KG 353535	2019 KIA	OPTIMA LX	07/12/2019	25,762.00	25,762.00		0.00	0.00	0.00	9.88	0.00
3969540	5XXGU4L12KG 356594	2019 KIA	OPTIMA EX	05/10/2019	29,925.00	0.00	06/06/2019	889.96	0.00	0.00	0.00	0.00
3929630	5XXGT4L36KG 359244	2019 KIA	OPTIMA LX	04/12/2019	26,664.00	0.00	05/01/2019	606.86	0.00	0.00	0.00	0.00
3598601	KNDMB5C18J6 360497	2018 KIA	SEDONA LX	07/16/2018	33,761.00	0.00	12/28/2018	33,761.00	0.00	0.00	0.00	0.00
4032051	5XXGT4L32KG 360780	2019 KIA	OPTIMA LX	06/26/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
3929619	5XXGT4L31KG 360799	2019 KIA	OPTIMA LX	04/12/2019	26,664.00	0.00	05/21/2019	61.67	0.00	0.00	0.00	0.00
3925685	5XXGT4L39KG 360940	2019 KIA	OPTIMA LX	04/10/2019	26,205.00	0.00	05/02/2019	26,205.00	0.00	0.00	0.00	0.00
4009343	5XXGT4L36KG 361110	2019 KIA	OPTIMA LX	06/11/2019	23,918.00	0.00	07/22/2019	23,918.00	0.00	0.00	0.00	0.00
4035754	5XXGT4L39KG 361649	2019 KIA	OPTIMA LX	06/28/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
4005457	5XXGT4L35KG 361695	2019 KIA	OPTIMA LX	06/07/2019	24,376.00	24,376.00		0.00	0.00	0.00	9.34	0.00
4005455	5XXGT4L30KG 361698	2019 KIA	OPTIMA LX	06/07/2019	24,376.00	24,376.00		0.00	0.00	0.00	9.34	0.00

## Hyundai Capital America

Page: 18

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: KMNY097 - Nemet Kia

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3964621	5XXGT4L36KG 361754	2019 KIA	OPTIMA LX	05/07/2019	26,205.00	0.00	05/31/2019	254.57	0.00	0.00	0.00	0.00
4006965	5XXGT4L33KG 362134	2019 KIA	OPTIMA LX	06/10/2019	23,918.00	0.00	07/17/2019	1,667.10	0.00	0.00	0.00	0.00
3594484	KNDMC5C13J6 362915	2018 KIA	SEDONA EX	07/11/2018	35,896.00	0.00	12/21/2018	35,896.00	0.00	0.00	0.00	0.00
3959626	5XXGW4L29KG 363125	2019 KIA	OPTIMA SX	05/02/2019	31,986.00	0.00	08/02/2019	31,986.00	0.00	0.00	0.00	0.00
3598599	KNDMB5C15J6 363227	2018 KIA	SEDONA LX	07/16/2018	33,396.00	0.00	10/05/2018	33,396.00	0.00	0.00	0.00	0.00
3959622	5XXGT4L34KG 364555	2019 KIA	OPTIMA LX	05/02/2019	26,664.00	0.00	06/08/2019	26,664.00	0.00	0.00	0.00	0.00
4053138	5XXGT4L32KG 364666	2019 KIA	OPTIMA LX	07/12/2019	26,248.00	26,248.00		0.00	0.00	0.00	10.06	0.00
4056842	5XXGT4L34KG 365513	2019 KIA	OPTIMA LX	07/16/2019	25,303.00	25,303.00		0.00	0.00	0.00	9.70	0.00
4056843	5XXGT4L3XKG 365631	2019 KIA	OPTIMA LX	07/16/2019	26,706.00	26,706.00		0.00	0.00	0.00	10.24	0.00
3956397	5XXGW4L22KG 365914	2019 KIA	OPTIMA SX	04/30/2019	32,444.00	0.00	07/08/2019	2,065.63	0.00	0.00	0.00	0.00
3959625	5XXGW4L21KG 367041	2019 KIA	OPTIMA SX	05/02/2019	31,986.00	0.00	06/17/2019	1,318.91	0.00	0.00	0.00	0.00
4059908	5XXGT4L3XKG 368240	2019 KIA	OPTIMA LX	07/18/2019	26,248.00	0.00	08/14/2019	26,248.00	0.00	0.00	0.00	0.00
3964622	5XXGU4L13KG 368267	2019 KIA	OPTIMA EX	05/07/2019	27,456.00	0.00	05/21/2019	4,378.11	0.00	0.00	0.00	0.00
4005456	5XXGT4L32KG 368510	2019 KIA	OPTIMA LX	06/07/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
4005458	5XXGT4L38KG 368866	2019 KIA	OPTIMA LX	06/07/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
3959623	5XXGU4L13KG 369578	2019 KIA	OPTIMA EX	05/02/2019	29,925.00	0.00	06/25/2019	8,756.94	0.00	0.00	0.00	0.00
3979653	5XXGU4L19KG 369617	2019 KIA	OPTIMA EX	05/17/2019	29,925.00	0.00	08/12/2019	29,925.00	0.00	0.00	0.00	0.00
4056841	5XXGT4L31KG 373987	2019 KIA	OPTIMA LX	07/16/2019	26,706.00	0.00	09/04/2019	26,706.00	0.00	0.00	0.00	0.00
4009344	5XXGT4L38KG 375512	2019 KIA	OPTIMA LX	06/11/2019	23,438.00	0.00	09/05/2019	23,438.00	0.00	0.00	0.00	0.00
4030251	5XXGT4L39KG 376202	2019 KIA	OPTIMA LX	06/25/2019	23,438.00	0.00	09/12/2019	23,438.00	0.00	0.00	0.00	0.00
4032052	5XXGT4L32KG 376901	2019 KIA	OPTIMA LX	06/26/2019	23,896.00	23,896.00		0.00	0.00	0.00	9.16	0.00
4032050	5XXGT4L30KG 377237	2019 KIA	OPTIMA LX	06/26/2019	23,896.00	23,896.00		0.00	0.00	0.00	9.16	0.00
4053135	5XXGT4L35KG 377363	2019 KIA	OPTIMA LX	07/12/2019	26,290.00	0.00	08/29/2019	600.09	0.00	0.00	0.00	0.00
4053137	5XXGT4L32KG 377370	2019 KIA	OPTIMA LX	07/12/2019	26,248.00	26,248.00		0.00	0.00	0.00	10.06	0.00
4035753	5XXGT4L32KG 378082	2019 KIA	OPTIMA LX	06/28/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
4032054	5XXGT4L34KG 378083	2019 KIA	OPTIMA LX	06/26/2019	23,918.00	23,918.00		0.00	0.00	0.00	9.18	0.00
4058505	5XXGT4L32KG 378454	2019 KIA	OPTIMA LX	07/17/2019	26,268.00	0.00	08/08/2019	1,728.24	0.00	0.00	0.00	0.00
4032056	5XXGT4L38KG 378815	2019 KIA	OPTIMA LX	06/26/2019	23,438.00	23,438.00		0.00	0.00	0.00	8.98	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 19

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
4030252	5XXGT4L3XKG 378816	2019 KIA	OPTIMA LX	06/25/2019	23,438.00	0.00	09/16/2019		546.10	0.00	0.00	0.00
4032053	5XXGT4L33KG 378818	2019 KIA	OPTIMA LX	06/26/2019	23,438.00	23,438.00			0.00	0.00	8.98	0.00
4032055	5XXGT4L35KG 378819	2019 KIA	OPTIMA LX	06/26/2019	23,438.00	0.00	07/29/2019		23,438.00	0.00	0.00	0.00
3595915	KNDMB5C15J6 387818	2018 KIA	SEDONA LX	07/12/2018	29,631.00	0.00	10/12/2018		29,631.00	0.00	0.00	0.00
3598605	KNDMC5C12J6 395842	2018 KIA	SEDONA EX	07/16/2018	33,633.00	0.00	11/06/2018		33,633.00	0.00	0.00	0.00
3595924	KNDMC5C19J6 396888	2018 KIA	SEDONA EX	07/12/2018	33,540.00	0.00	10/11/2018		33,540.00	0.00	0.00	0.00
3483829	KNDMC5C17J6 397439	2018 KIA	SEDONA EX	04/16/2018	33,268.00	0.00	04/25/2019		29,941.20	0.00	0.00	0.00
3595922	KNDMC5C17J6 397442	2018 KIA	SEDONA EX	07/12/2018	33,268.00	0.00	12/12/2018		33,268.00	0.00	0.00	0.00
3594486	KNDMC5C15J6 397844	2018 KIA	SEDONA EX	07/11/2018	36,261.00	0.00	01/08/2019		36,261.00	0.00	0.00	0.00
3598611	KNDMC5C19J6 401250	2018 KIA	SEDONA EX	07/16/2018	33,268.00	0.00	10/12/2018		33,268.00	0.00	0.00	0.00
3687393	KNDPNCAC7J7 428375	2018 KIA	SPORTAGE EX	10/01/2018	29,946.00	0.00	08/30/2019		3,219.91	0.00	0.00	0.00
3682990	5XYPGDA35KG 439301	2019 KIA	SORENTO LX	09/27/2018	31,591.00	0.00	03/15/2019		31,591.00	0.00	0.00	0.00
3679388	5XYPGDA30KG 439304	2019 KIA	SORENTO LX	09/25/2018	31,591.00	31,591.00			0.00	0.00	12.12	0.00
3675284	5XYPGDA33KG 439684	2019 KIA	SORENTO LX	09/20/2018	31,356.00	0.00	01/10/2019		31,356.00	0.00	0.00	0.00
3499774	5XYPHDA58KG 451599	2019 KIA	SORENTO EX	04/27/2018	40,292.00	0.00	05/16/2019		36,262.80	0.00	0.00	0.00
3682995	5XYPGDA3XKG 452755	2019 KIA	SORENTO LX	09/27/2018	31,809.00	0.00	12/04/2018		31,809.00	0.00	0.00	0.00
Customer Name: KOSARSKA, M.												
3679421	5XYPGDA39KG 452763	2019 KIA	SORENTO LX	09/25/2018	31,809.00	0.00	11/06/2018		31,809.00	0.00	0.00	0.00
3656459	5XYPHDA55KG 460048	2019 KIA	SORENTO EX	09/05/2018	37,070.00	0.00	11/07/2018		37,070.00	0.00	0.00	0.00
3626757	5XYPKDA55KG 467082	2019 KIA	SORENTO SX	08/09/2018	41,568.00	0.00	02/19/2019		41,568.00	0.00	0.00	0.00
3615919	5XYPKDA52KG 467105	2019 KIA	SORENTO SX	07/31/2018	41,568.00	0.00	01/16/2019		41,568.00	0.00	0.00	0.00
3615923	5XYPKDA56KG 467110	2019 KIA	SORENTO SX	07/31/2018	41,568.00	0.00	11/29/2018		41,568.00	0.00	0.00	0.00
Customer Name: LEBERFELD, J.												
3656357	5XYPGDA32KG 472613	2019 KIA	SORENTO LX	09/05/2018	29,647.00	0.00	05/16/2019		29,647.00	0.00	0.00	0.00
3662053	5XYPHDA59KG 474955	2019 KIA	SORENTO EX	09/11/2018	37,384.00	0.00	12/28/2018		37,384.00	0.00	0.00	0.00
3656458	5XYPHDA54KG 478590	2019 KIA	SORENTO EX	09/05/2018	40,555.00	0.00	04/25/2019		40,555.00	0.00	0.00	0.00
3833977	5XYPGDA35KG 480480	2019 KIA	SORENTO LX	01/28/2019	30,130.00	0.00	02/21/2019		30,130.00	0.00	0.00	0.00
3602242	KNDPNCAC5K7 492416	2019 KIA	SPORTAGE EX	07/18/2018	32,761.00	0.00	11/13/2018		32,761.00	0.00	0.00	0.00
3647999	5XYPHDA53KG 492819	2019 KIA	SORENTO EX	08/28/2018	40,555.00	0.00	10/11/2018		40,555.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 20

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3598686	KNDPMCACXK7 494002	2019 KIA	SPORTAGE EX	07/16/2018	28,497.00	0.00	12/06/2018	28,497.00	0.00	0.00	0.00	0.00
3602245	KNDPMCAC7K7 494975	2019 KIA	SPORTAGE EX	07/18/2018	30,431.00	0.00	12/17/2018	30,431.00	0.00	0.00	0.00	0.00
3602238	KNDPNCAC1K7 495328	2019 KIA	SPORTAGE EX	07/18/2018	30,066.00	0.00	11/14/2018	30,066.00	0.00	0.00	0.00	0.00
3598671	KNDPNCAC2K7 495337	2019 KIA	SPORTAGE EX	07/16/2018	30,066.00	0.00	11/06/2018	30,066.00	0.00	0.00	0.00	0.00
3579958	KNDPNCAC1K7 495409	2019 KIA	SPORTAGE EX	06/28/2018	30,431.00	0.00	02/05/2019	30,431.00	0.00	0.00	0.00	0.00
3598657	KNDPMCAC6K7 496672	2019 KIA	SPORTAGE LX	07/16/2018	25,637.00	0.00	10/11/2018	25,637.00	0.00	0.00	0.00	0.00
3697208	5XYPHDA54KG 497379	2019 KIA	SORENTO EX	10/10/2018	37,028.00	0.00	01/28/2019	37,028.00	0.00	0.00	0.00	0.00
3674216	5XYPKDA54KG 497531	2019 KIA	SORENTO SX	09/20/2018	43,557.00	0.00	11/06/2018	43,557.00	0.00	0.00	0.00	0.00
3648002	5XYPHDA55KG 498802	2019 KIA	SORENTO EX	08/28/2018	40,920.00	0.00	02/13/2019	40,920.00	0.00	0.00	0.00	0.00
3711992	KNDPNCAC4K7 499275	2019 KIA	SPORTAGE EX	10/22/2018	32,761.00	0.00	11/27/2018	32,761.00	0.00	0.00	0.00	0.00
3674201	5XYPHDA56KG 500363	2019 KIA	SORENTO EX	09/20/2018	37,384.00	0.00	10/11/2018	37,384.00	0.00	0.00	0.00	0.00
3611863	KNDPNCACXK7 500512	2019 KIA	SPORTAGE EX	07/26/2018	30,339.00	0.00	03/07/2019	30,339.00	0.00	0.00	0.00	0.00
3675913	5XYPKDA55KG 500601	2019 KIA	SORENTO SX	09/21/2018	41,202.00	0.00	12/18/2018	41,202.00	0.00	0.00	0.00	0.00
3679461	5XYPKDA54KG 500606	2019 KIA	SORENTO SX	09/25/2018	41,202.00	0.00	10/30/2018	41,202.00	0.00	0.00	0.00	0.00
3602224	KNDPMCAC2K7 501303	2019 KIA	SPORTAGE LX	07/18/2018	27,216.00	0.00	12/18/2018	27,216.00	0.00	0.00	0.00	0.00
3602225	KNDPMCAC2K7 501432	2019 KIA	SPORTAGE LX	07/18/2018	26,850.00	0.00	12/05/2018	26,850.00	0.00	0.00	0.00	0.00
Customer Name: DORMAN, T												
3656460	5XYPHDA56KG 501786	2019 KIA	SORENTO EX	09/05/2018	40,555.00	0.00	12/12/2018	40,555.00	0.00	0.00	0.00	0.00
3674215	5XYPKDA52KG 503343	2019 KIA	SORENTO SX	09/20/2018	41,202.00	0.00	11/20/2018	41,202.00	0.00	0.00	0.00	0.00
3668019	5XYPKDA55KG 503918	2019 KIA	SORENTO SX	09/17/2018	41,202.00	0.00	10/17/2018	41,202.00	0.00	0.00	0.00	0.00
3979658	5XYPKDA50KG 505141	2019 KIA	SORENTO SX	05/17/2019	43,298.00	43,298.00		0.00	0.00	16.60	0.00	
3753428	KNDMB5C12K6 505728	2019 KIA	SEDONA LX	11/23/2018	33,386.00	0.00	02/07/2019	33,386.00	0.00	0.00	0.00	0.00
3969542	5XYPKDA56KG 506455	2019 KIA	SORENTO SX	05/10/2019	40,943.00	0.00	07/12/2019	1,670.39	0.00	0.00	0.00	0.00
3665435	5XYPHDA50KG 508281	2019 KIA	SORENTO EX	09/13/2018	37,384.00	0.00	11/02/2018	37,384.00	0.00	0.00	0.00	0.00
3662068	5XYPKDA59KG 510015	2019 KIA	SORENTO SX	09/11/2018	41,568.00	0.00	11/13/2018	41,568.00	0.00	0.00	0.00	0.00
3664139	5XYPHDA57KG 511369	2019 KIA	SORENTO EX	09/12/2018	37,384.00	0.00	11/01/2018	37,384.00	0.00	0.00	0.00	0.00
3656225	5XYPG4A30KG 511652	2019 KIA	SORENTO LX	09/05/2018	27,818.00	0.00	10/11/2018	27,818.00	0.00	0.00	0.00	0.00
3779743	KNDMB5C12K6 511948	2019 KIA	SEDONA LX	12/14/2018	30,702.00	0.00	02/07/2019	30,702.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 21

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMYN097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
							Current Principal	Date			
3667940	5XYPG4A33KG 511953	2019 KIA	SORENTO LX	09/17/2018	27,818.00	0.00	10/09/2018	27,818.00	0.00	0.00	0.00
3675899	5XYPGDA34KG 512190	2019 KIA	SORENTO LX	09/21/2018	29,604.00	0.00	10/09/2018	29,604.00	0.00	0.00	0.00
3674184	5XYPGDA37KG 512720	2019 KIA	SORENTO LX	09/20/2018	29,604.00	0.00	02/05/2019	29,604.00	0.00	0.00	0.00
3679396	5XYPGDA32KG 512737	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	11/27/2018	29,604.00	0.00	0.00	0.00
3791336	5XYPKDA52KG 514889	2019 KIA	SORENTO SX	12/21/2018	41,245.00	41,245.00		0.00	0.00	15.82	0.00
3765165	5XYPHDA56KG 515249	2019 KIA	SORENTO EX	12/04/2018	37,427.00	0.00	02/21/2019	37,427.00	0.00	0.00	0.00
3679416	5XYPGDA38KG 515318	2019 KIA	SORENTO LX	09/25/2018	31,486.00	0.00	12/18/2018	31,486.00	0.00	0.00	0.00
3679417	5XYPGDA38KG 515321	2019 KIA	SORENTO LX	09/25/2018	31,486.00	0.00	06/11/2019	31,486.00	0.00	0.00	0.00
3674176	5XYPGDA32KG 515430	2019 KIA	SORENTO LX	09/20/2018	29,604.00	0.00	11/13/2018	29,604.00	0.00	0.00	0.00
3679419	5XYPGDA38KG 515433	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	10/29/2018	29,604.00	0.00	0.00	0.00
3674187	5XYPGDA39KG 515442	2019 KIA	SORENTO LX	09/20/2018	29,604.00	0.00	12/13/2018	29,604.00	0.00	0.00	0.00
3679400	5XYPGDA33KG 515503	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	12/07/2018	29,604.00	0.00	0.00	0.00
Customer Name: BELL, SHAKIMA											
3679397	5XYPGDA32KG 515508	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	10/30/2018	29,604.00	0.00	0.00	0.00
3701166	5XYPGDA34KG 515512	2019 KIA	SORENTO LX	10/12/2018	29,604.00	0.00	11/02/2018	29,604.00	0.00	0.00	0.00
3679405	5XYPGDA34KG 515607	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	12/10/2018	29,604.00	0.00	0.00	0.00
Customer Name: CARR, L.											
3760402	5XYPHDA51KG 515739	2019 KIA	SORENTO EX	11/29/2018	37,427.00	0.00	01/28/2019	37,427.00	0.00	0.00	0.00
3682991	5XYPGDA35KG 515745	2019 KIA	SORENTO LX	09/27/2018	29,604.00	0.00	12/10/2018	29,604.00	0.00	0.00	0.00
Customer Name: ALTAMIRANO, A.											
3682989	5XYPGDA34KG 515753	2019 KIA	SORENTO LX	09/27/2018	29,604.00	0.00	11/06/2018	29,604.00	0.00	0.00	0.00
3679430	5XYPGDA3XKG 515756	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	10/09/2018	29,604.00	0.00	0.00	0.00
3784605	KNDMB5C16K6 515940	2019 KIA	SEDONA LX	12/18/2018	33,386.00	0.00	03/15/2019	33,386.00	0.00	0.00	0.00
3679393	5XYPGDA31KG 516195	2019 KIA	SORENTO LX	09/25/2018	29,970.00	0.00	10/09/2018	29,970.00	0.00	0.00	0.00
3781709	KNDMB5C18K6 516622	2019 KIA	SEDONA LX	12/17/2018	33,751.00	0.00	02/12/2019	33,751.00	0.00	0.00	0.00
3679398	5XYPGDA32KG 516710	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	11/13/2018	29,604.00	0.00	0.00	0.00
3679420	5XYPGDA38KG 516713	2019 KIA	SORENTO LX	09/25/2018	29,604.00	0.00	10/05/2018	29,604.00	0.00	0.00	0.00
3781705	KNDMB5C14K6 517170	2019 KIA	SEDONA LX	12/17/2018	33,386.00	0.00	06/10/2019	730.89	0.00	0.00	0.00
3784608	KNDMB5C1XK6 517187	2019 KIA	SEDONA LX	12/18/2018	33,751.00	0.00	02/20/2019	33,751.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 22

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance:

3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3781707	KNDMB5C17K6 517194	2019 KIA	SEDONA LX	12/17/2018	33,751.00	0.00	02/28/2019	33,751.00	0.00	0.00	0.00	0.00
3650059	KNDPNCAC4K7 518570	2019 KIA	SPORTAGE EX	08/29/2018	32,404.00	0.00	02/01/2019	32,404.00	0.00	0.00	0.00	0.00
3645962	KNDPM3ACXK7 518575	2019 KIA	SPORTAGE LX	08/27/2018	24,175.00	0.00	10/09/2018	24,175.00	0.00	0.00	0.00	0.00
3693962	5XYPGDA33KG 518756	2019 KIA	SORENTO LX	10/09/2018	31,486.00	0.00	11/27/2018	31,486.00	0.00	0.00	0.00	0.00
3692748	5XYPGDA34KG 518765	2019 KIA	SORENTO LX	10/05/2018	31,486.00	0.00	11/06/2018	31,486.00	0.00	0.00	0.00	0.00
3693973	5XYPGDA58KG 519161	2019 KIA	SORENTO LX	10/09/2018	33,383.00	0.00	02/12/2019	33,383.00	0.00	0.00	0.00	0.00
3903479	5XYPHDA55KG 519731	2019 KIA	SORENTO EX	03/25/2019	37,482.00	0.00	06/10/2019	37,482.00	0.00	0.00	0.00	0.00
3611860	KNDPNCAC8K7 519799	2019 KIA	SPORTAGE EX	07/26/2018	30,066.00	0.00	03/11/2019	30,066.00	0.00	0.00	0.00	0.00
3611862	KNDPNCAC9K7 519990	2019 KIA	SPORTAGE EX	07/26/2018	30,066.00	0.00	04/25/2019	30,066.00	0.00	0.00	0.00	0.00
3693965	5XYPGDA37KG 520218	2019 KIA	SORENTO LX	10/09/2018	31,486.00	0.00	11/07/2018	31,486.00	0.00	0.00	0.00	0.00
3697167	5XYPGDA34KG 520225	2019 KIA	SORENTO LX	10/10/2018	31,486.00	0.00	12/05/2018	31,486.00	0.00	0.00	0.00	0.00
Customer Name: BAEZ, R.												
3693961	5XYPGDA31KG 520229	2019 KIA	SORENTO LX	10/09/2018	31,486.00	0.00	11/15/2018	31,486.00	0.00	0.00	0.00	0.00
3697179	5XYPGDA39KG 520236	2019 KIA	SORENTO LX	10/10/2018	31,486.00	0.00	11/07/2018	31,486.00	0.00	0.00	0.00	0.00
3701144	5XYPG4A34KG 520399	2019 KIA	SORENTO LX	10/12/2018	27,818.00	0.00	10/30/2018	27,818.00	0.00	0.00	0.00	0.00
3702282	5XYPG4A39KG 520608	2019 KIA	SORENTO LX	10/15/2018	28,183.00	0.00	11/15/2018	28,183.00	0.00	0.00	0.00	0.00
3712694	5XYPGDA32KG 520644	2019 KIA	SORENTO LX	10/23/2018	29,604.00	0.00	11/29/2018	29,604.00	0.00	0.00	0.00	0.00
Customer Name: GILLESPIE, R.												
3704116	5XYPGDA34KG 520645	2019 KIA	SORENTO LX	10/16/2018	29,604.00	0.00	11/27/2018	29,604.00	0.00	0.00	0.00	0.00
3701168	5XYPGDA38KG 520647	2019 KIA	SORENTO LX	10/12/2018	29,604.00	0.00	11/07/2018	29,604.00	0.00	0.00	0.00	0.00
3693964	5XYPGDA35KG 520685	2019 KIA	SORENTO LX	10/09/2018	31,486.00	0.00	12/27/2018	31,486.00	0.00	0.00	0.00	0.00
3712703	5XYPGDA39KG 520687	2019 KIA	SORENTO LX	10/23/2018	31,486.00	0.00	01/14/2019	31,486.00	0.00	0.00	0.00	0.00
3702288	5XYPGDA31KG 520781	2019 KIA	SORENTO LX	10/15/2018	31,486.00	0.00	12/10/2018	31,486.00	0.00	0.00	0.00	0.00
3697134	5XYPG4A35KG 520847	2019 KIA	SORENTO LX	10/10/2018	27,818.00	0.00	10/31/2018	27,818.00	0.00	0.00	0.00	0.00
3874999	5XYPKDA55KG 521478	2019 KIA	SORENTO SX	03/01/2019	40,943.00	0.00	03/20/2019	40,943.00	0.00	0.00	0.00	0.00
3709608	5XYPG4A35KG 521741	2019 KIA	SORENTO LX	10/19/2018	27,818.00	0.00	11/08/2018	27,818.00	0.00	0.00	0.00	0.00
3693972	5XYPGDA57KG 522133	2019 KIA	SORENTO LX	10/09/2018	33,383.00	0.00	11/06/2018	33,383.00	0.00	0.00	0.00	0.00
3693975	5XYPGDA59KG 522392	2019 KIA	SORENTO LX	10/09/2018	33,383.00	0.00	11/16/2018	33,383.00	0.00	0.00	0.00	0.00
3697186	5XYPGDA52KG 522394	2019 KIA	SORENTO LX	10/10/2018	33,383.00	0.00	12/18/2018	33,383.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 23

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMYN097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3749991	5XYPHDA53KG 523048	2019 KIA	SORENTO EX	11/20/2018	37,792.00	0.00	06/11/2019	5,449.91	0.00	0.00	0.00	0.00
3800617	5XYPKDA58KG 523225	2019 KIA	SORENTO SX	12/28/2018	41,245.00	0.00	02/07/2019	41,245.00	0.00	0.00	0.00	0.00
3693970	5XYPGDA53KG 523263	2019 KIA	SORENTO LX	10/09/2018	33,383.00	0.00	02/12/2019	33,383.00	0.00	0.00	0.00	0.00
3697196	5XYPGDA59KG 523414	2019 KIA	SORENTO LX	10/10/2018	33,791.00	0.00	02/28/2019	33,791.00	0.00	0.00	0.00	0.00
3879623	5XYPHDA51KG 523470	2019 KIA	SORENTO EX	03/06/2019	37,482.00	0.00	03/26/2019	37,482.00	0.00	0.00	0.00	0.00
3709631	5XYPHDA58KG 523773	2019 KIA	SORENTO EX	10/19/2018	40,198.00	0.00	05/13/2019	40,198.00	0.00	0.00	0.00	0.00
3709622	5XYPG4A39KG 523833	2019 KIA	SORENTO LX	10/19/2018	27,818.00	0.00	11/06/2018	27,818.00	0.00	0.00	0.00	0.00
3749992	5XYPHDA53KG 524281	2019 KIA	SORENTO EX	11/20/2018	37,792.00	0.00	04/02/2019	37,792.00	0.00	0.00	0.00	0.00
3701164	5XYPGDA31KG 524829	2019 KIA	SORENTO LX	10/12/2018	29,604.00	0.00	12/07/2018	29,604.00	0.00	0.00	0.00	0.00
Customer Name: TAVAREZ, J.												
3702290	5XYPGDA52KG 525053	2019 KIA	SORENTO LX	10/15/2018	33,383.00	33,383.00		0.00	0.00	12.80	0.00	0.00
3979659	5XYPKDA58KG 525055	2019 KIA	SORENTO SX	05/17/2019	43,298.00	0.00	09/17/2019	43,298.00	0.00	0.00	0.00	0.00
3702291	5XYPGDA59KG 525065	2019 KIA	SORENTO LX	10/15/2018	33,383.00	0.00	05/30/2019	1,632.77	0.00	0.00	0.00	0.00
3712698	5XYPGDA35KG 525594	2019 KIA	SORENTO LX	10/23/2018	29,604.00	0.00	11/20/2018	29,604.00	0.00	0.00	0.00	0.00
3709640	5XYPKDA5XKG 525719	2019 KIA	SORENTO SX	10/19/2018	45,732.00	0.00	01/11/2019	45,732.00	0.00	0.00	0.00	0.00
3712709	5XYPGDA57KG 526750	2019 KIA	SORENTO LX	10/23/2018	33,748.00	0.00	03/07/2019	33,748.00	0.00	0.00	0.00	0.00
3712712	5XYPHDA56KG 526820	2019 KIA	SORENTO EX	10/23/2018	40,241.00	0.00	05/21/2019	40,241.00	0.00	0.00	0.00	0.00
3635816	KNDPMCAC8K7 527582	2019 KIA	SPORTAGE LX	08/17/2018	25,910.00	0.00	05/16/2019	25,910.00	0.00	0.00	0.00	0.00
3850790	KNDMB5C15K6 528338	2019 KIA	SEDONA LX	02/11/2019	30,456.00	0.00	05/31/2019	1,110.85	0.00	0.00	0.00	0.00
3837197	KNDMB5C15K6 528341	2019 KIA	SEDONA LX	01/30/2019	30,456.00	0.00	05/24/2019	643.35	0.00	0.00	0.00	0.00
3760363	5XYPG4A31KG 529724	2019 KIA	SORENTO LX	11/29/2018	27,818.00	0.00	12/12/2018	27,818.00	0.00	0.00	0.00	0.00
3650024	KNDPMCAC1K7 530002	2019 KIA	SPORTAGE LX	08/29/2018	25,595.00	0.00	10/09/2018	25,595.00	0.00	0.00	0.00	0.00
3873394	5XYPKDA54KG 530480	2019 KIA	SORENTO SX	02/28/2019	40,943.00	40,943.00		0.00	0.00	15.70	0.00	0.00
3760360	5XYPG4A30KG 531514	2019 KIA	SORENTO LX	11/29/2018	27,818.00	0.00	01/03/2019	27,818.00	0.00	0.00	0.00	0.00
3808131	5XYPGDA37KG 531705	2019 KIA	SORENTO LX	01/03/2019	31,528.00	0.00	02/05/2019	31,528.00	0.00	0.00	0.00	0.00
3765146	5XYPGDA30KG 531769	2019 KIA	SORENTO LX	12/04/2018	29,647.00	0.00	01/10/2019	29,647.00	0.00	0.00	0.00	0.00
3791335	5XYPKDA51KG 531991	2019 KIA	SORENTO SX	12/21/2018	41,245.00	0.00	01/18/2019	41,245.00	0.00	0.00	0.00	0.00
3879625	5XYPKDA52KG 531997	2019 KIA	SORENTO SX	03/06/2019	41,300.00	41,300.00		0.00	0.00	15.84	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 24

Cost Center: 44009

10/03/2019

Dealer: KMN097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance:

3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3876424	5XYPKDA59KG 532385	2019 KIA	SORENTO SX	03/04/2019	40,943.00	40,943.00			0.00	0.00	15.70	0.00
3670137	KNDPMCAC1K7 532395	2019 KIA	SPORTAGE LX	09/18/2018	25,637.00	0.00	10/05/2018	25,637.00	0.00	0.00	0.00	0.00
3670149	KNDPMCAC7K7 532398	2019 KIA	SPORTAGE LX	09/18/2018	25,637.00	0.00	10/11/2018	25,637.00	0.00	0.00	0.00	0.00
3873395	5XYPKDA57KG 532403	2019 KIA	SORENTO SX	02/28/2019	40,943.00	40,943.00			0.00	0.00	15.70	0.00
3873396	5XYPKDA57KG 532630	2019 KIA	SORENTO SX	02/28/2019	41,300.00	0.00	08/12/2019	3,091.56	0.00	0.00	0.00	0.00
3873456	KNDMB5C11K6 532760	2019 KIA	SEDONA LX	02/28/2019	34,005.00	0.00	07/09/2019	34,005.00	0.00	0.00	0.00	0.00
3876538	KNDMB5C15K6 532793	2019 KIA	SEDONA LX	03/04/2019	33,733.00	0.00	06/07/2019	2,716.61	0.00	0.00	0.00	0.00
3690153	KNDPMCAC1K7 533353	2019 KIA	SPORTAGE LX	10/03/2018	25,637.00	0.00	12/12/2018	25,637.00	0.00	0.00	0.00	0.00
3694078	KNDPMCAC5K7 533355	2019 KIA	SPORTAGE LX	10/09/2018	25,637.00	0.00	12/05/2018	25,637.00	0.00	0.00	0.00	0.00
Customer Name: CHANDRABHAN,O.												
3761978	5XYPHDA55KG 533368	2019 KIA	SORENTO EX	11/30/2018	37,427.00	0.00	06/12/2019	37,427.00	0.00	0.00	0.00	0.00
3760382	5XYPGDA31KG 533451	2019 KIA	SORENTO LX	11/29/2018	29,647.00	0.00	01/07/2019	29,647.00	0.00	0.00	0.00	0.00
3712874	KNDPMCAC8K7 533625	2019 KIA	SPORTAGE LX	10/23/2018	25,637.00	0.00	12/17/2018	25,637.00	0.00	0.00	0.00	0.00
3711096	KNDPMCAC2K7 533765	2019 KIA	SPORTAGE LX	10/22/2018	25,637.00	0.00	11/15/2018	25,637.00	0.00	0.00	0.00	0.00
3712875	KNDPMCAC9K7 534492	2019 KIA	SPORTAGE LX	10/23/2018	25,637.00	0.00	03/11/2019	25,637.00	0.00	0.00	0.00	0.00
3711101	KNDPMCAC4K7 534495	2019 KIA	SPORTAGE LX	10/22/2018	25,637.00	0.00	02/13/2019	25,637.00	0.00	0.00	0.00	0.00
3861786	KNDMB5C12K6 534503	2019 KIA	SEDONA LX	02/20/2019	30,864.00	0.00	04/16/2019	30,864.00	0.00	0.00	0.00	0.00
3681452	KNDPMCAC0K7 534574	2019 KIA	SPORTAGE LX	09/26/2018	25,910.00	0.00	02/13/2019	25,910.00	0.00	0.00	0.00	0.00
3681456	KNDPMCAC6K7 534577	2019 KIA	SPORTAGE LX	09/26/2018	25,910.00	0.00	02/06/2019	25,910.00	0.00	0.00	0.00	0.00
3861794	KNDMB5C18K6 535221	2019 KIA	SEDONA LX	02/20/2019	30,771.00	0.00	04/29/2019	30,771.00	0.00	0.00	0.00	0.00
4040515	KNDMB5C11K6 535447	2019 KIA	SEDONA LX	07/02/2019	33,913.00	0.00	08/30/2019	77.07	0.00	0.00	0.00	0.00
3761974	5XYPGDA39KG 535643	2019 KIA	SORENTO LX	11/30/2018	29,647.00	0.00	01/07/2019	29,647.00	0.00	0.00	0.00	0.00
3873457	KNDMC5C16K6 535683	2019 KIA	SEDONA EX	02/28/2019	42,713.00	0.00	10/01/2019	42,713.00	0.00	0.00	0.00	0.00
3881041	KNDMB5C19K6 535728	2019 KIA	SEDONA LX	03/07/2019	30,499.00	0.00	04/24/2019	30,499.00	0.00	0.00	0.00	0.00
3743721	5XYPHDA59KG 535737	2019 KIA	SORENTO EX	11/14/2018	37,070.00	0.00	01/10/2019	37,070.00	0.00	0.00	0.00	0.00
3760384	5XYPGDA32KG 536312	2019 KIA	SORENTO LX	11/29/2018	29,647.00	0.00	12/20/2018	29,647.00	0.00	0.00	0.00	0.00
3749997	5XYPHDA56KG 536585	2019 KIA	SORENTO EX	11/20/2018	37,427.00	0.00	06/17/2019	1,758.75	0.00	0.00	0.00	0.00
3873458	KNDMC5C18K6 536883	2019 KIA	SEDONA EX	02/28/2019	38,631.00	0.00	03/22/2019	38,631.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 25

Cost Center: 44009

10/03/2019

Dealer: KMMY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
								Date	Amount			
3749926	5XYPG4A37KG 536936	2019 KIA	SORENTO LX	11/20/2018	27,818.00	0.00	01/03/2019	27,818.00	0.00	0.00	0.00	0.00
3765160	5XYPGDA3XKG 537448	2019 KIA	SORENTO LX	12/04/2018	29,647.00	0.00	12/21/2018	29,647.00	0.00	0.00	0.00	0.00
3798112	5XYPGDA35KG 537499	2019 KIA	SORENTO LX	12/27/2018	31,528.00	0.00	02/01/2019	31,528.00	0.00	0.00	0.00	0.00
3751934	5XYPHDA59KG 537830	2019 KIA	SORENTO EX	11/21/2018	37,792.00	0.00	12/21/2018	37,792.00	0.00	0.00	0.00	0.00
3749993	5XYPHDA54KG 537833	2019 KIA	SORENTO EX	11/20/2018	37,792.00	0.00	01/15/2019	37,792.00	0.00	0.00	0.00	0.00
3749966	5XYPGDA38KG 538047	2019 KIA	SORENTO LX	11/20/2018	29,647.00	0.00	12/11/2018	29,647.00	0.00	0.00	0.00	0.00
3800610	5XYPGDA3XKG 538129	2019 KIA	SORENTO LX	12/28/2018	31,528.00	0.00	03/13/2019	31,528.00	0.00	0.00	0.00	0.00
3765156	5XYPGDA39KG 538509	2019 KIA	SORENTO LX	12/04/2018	29,647.00	0.00	01/14/2019	29,647.00	0.00	0.00	0.00	0.00
3765153	5XYPGDA34KG 538515	2019 KIA	SORENTO LX	12/04/2018	29,647.00	0.00	01/07/2019	29,647.00	0.00	0.00	0.00	0.00
3650060	KNDPMCAC4K7 538558	2019 KIA	SPORTAGE EX	08/29/2018	29,709.00	0.00	12/05/2018	29,709.00	0.00	0.00	0.00	0.00
Customer Name: BAUTISTA, E.												
3769478	5XYPGDA31KG 538729	2019 KIA	SORENTO LX	12/07/2018	30,012.00	0.00	01/07/2019	30,012.00	0.00	0.00	0.00	0.00
3765157	5XYPGDA39KG 538736	2019 KIA	SORENTO LX	12/04/2018	30,012.00	0.00	12/19/2018	30,012.00	0.00	0.00	0.00	0.00
4040516	KNDMB5C12K6 539166	2019 KIA	SEDONA LX	07/02/2019	33,548.00	0.00	08/08/2019	549.65	0.00	0.00	0.00	0.00
4040513	KNDMB5C10K6 539196	2019 KIA	SEDONA LX	07/02/2019	33,548.00	0.00	08/02/2019	5,200.98	0.00	0.00	0.00	0.00
4037708	KNDMB5C18K6 539205	2019 KIA	SEDONA LX	07/01/2019	33,548.00	0.00	08/14/2019	453.77	0.00	0.00	0.00	0.00
4040514	KNDMB5C10K6 539215	2019 KIA	SEDONA LX	07/02/2019	33,913.00	0.00	09/24/2019	33,913.00	0.00	0.00	0.00	0.00
3760391	5XYPGDA3XKG 539846	2019 KIA	SORENTO LX	11/29/2018	29,647.00	0.00	01/09/2019	29,647.00	0.00	0.00	0.00	0.00
3760390	5XYPGDA38KG 539859	2019 KIA	SORENTO LX	11/29/2018	29,647.00	0.00	01/16/2019	29,647.00	0.00	0.00	0.00	0.00
3668095	KNDPMCAC4K7 540426	2019 KIA	SPORTAGE LX	09/17/2018	26,266.00	0.00	10/10/2018	26,266.00	0.00	0.00	0.00	0.00
3881040	KNDMB5C15K6 540568	2019 KIA	SEDONA LX	03/07/2019	30,499.00	0.00	06/05/2019	30,499.00	0.00	0.00	0.00	0.00
3650044	KNDPMCAC7K7 540839	2019 KIA	SPORTAGE LX	08/29/2018	25,637.00	0.00	10/10/2018	25,637.00	0.00	0.00	0.00	0.00
3791298	5XYPGDA31KG 540982	2019 KIA	SORENTO LX	12/21/2018	31,528.00	0.00	01/09/2019	31,528.00	0.00	0.00	0.00	0.00
3791305	5XYPGDA34KG 541043	2019 KIA	SORENTO LX	12/21/2018	31,528.00	0.00	01/09/2019	31,528.00	0.00	0.00	0.00	0.00
3873397	5XYPKDA5XKG 541404	2019 KIA	SORENTO SX	02/28/2019	41,665.00	41,665.00		0.00	0.00	15.98	0.00	
3873398	5XYPKDA5XKG 541421	2019 KIA	SORENTO SX	02/28/2019	41,665.00	41,665.00		0.00	0.00	15.98	0.00	
3670150	KNDPMCAC7K7 541442	2019 KIA	SPORTAGE LX	09/18/2018	26,266.00	0.00	02/04/2019	26,266.00	0.00	0.00	0.00	0.00
3760378	5XYPG4A39KG 541717	2019 KIA	SORENTO LX	11/29/2018	27,818.00	0.00	12/17/2018	27,818.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 26

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

								Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit		9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments		0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount		0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit		5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3798094	5XYPGDA30KG 541976	2019 KIA	SORENTO LX	12/27/2018	31,894.00	0.00	03/08/2019	31,894.00	0.00	0.00	0.00	0.00
3798117	5XYPGDA38KG 542003	2019 KIA	SORENTO LX	12/27/2018	31,894.00	0.00	02/07/2019	31,894.00	0.00	0.00	0.00	0.00
3749957	5XYPGDA34KG 542404	2019 KIA	SORENTO LX	11/20/2018	30,012.00	0.00	01/07/2019	30,012.00	0.00	0.00	0.00	0.00
3749953	5XYPGDA33KG 542412	2019 KIA	SORENTO LX	11/20/2018	30,012.00	0.00	12/06/2018	30,012.00	0.00	0.00	0.00	0.00
3899305	5XYPGDA32KG 542742	2019 KIA	SORENTO LX	03/21/2019	32,096.00	0.00	05/30/2019	1,170.68	0.00	0.00	0.00	0.00
3808122	5XYPG4A3XKG 544075	2019 KIA	SORENTO LX	01/03/2019	27,775.00	0.00	03/08/2019	27,775.00	0.00	0.00	0.00	0.00
3903473	5XYPGDA39KG 544231	2019 KIA	SORENTO LX	03/25/2019	32,096.00	32,096.00		0.00	0.00	12.32	0.00	
3903462	5XYPGDA32KG 544233	2019 KIA	SORENTO LX	03/25/2019	32,096.00	0.00	05/20/2019	32,096.00	0.00	0.00	0.00	0.00
3903465	5XYPGDA33KG 544421	2019 KIA	SORENTO LX	03/25/2019	32,096.00	0.00	04/08/2019	32,096.00	0.00	0.00	0.00	0.00
3804036	5XYPG4A3XKG 544495	2019 KIA	SORENTO LX	01/02/2019	27,775.00	0.00	04/29/2019	650.51	0.00	0.00	0.00	0.00
3804031	5XYPG4A38KG 546553	2019 KIA	SORENTO LX	01/02/2019	27,775.00	0.00	03/06/2019	27,775.00	0.00	0.00	0.00	0.00
3808136	5XYPGDA3XKG 547106	2019 KIA	SORENTO LX	01/03/2019	31,528.00	0.00	03/07/2019	31,528.00	0.00	0.00	0.00	0.00
3656691	KNDPMCAC2K7 547455	2019 KIA	SPORTAGE LX	09/05/2018	25,980.00	25,960.00		0.00	0.00	9.96	0.00	
3683082	KNDPMCAC2K7 547729	2019 KIA	SPORTAGE LX	09/27/2018	25,637.00	0.00	10/15/2018	25,637.00	0.00	0.00	0.00	0.00
3683092	KNDPMCAC7K7 547824	2019 KIA	SPORTAGE LX	09/27/2018	25,637.00	0.00	11/09/2018	25,637.00	0.00	0.00	0.00	0.00
3684957	KNDPMCAC8K7 547914	2019 KIA	SPORTAGE LX	09/28/2018	25,637.00	0.00	12/19/2018	25,637.00	0.00	0.00	0.00	0.00
3683084	KNDPMCAC3K7 547917	2019 KIA	SPORTAGE LX	09/27/2018	25,637.00	0.00	10/30/2018	25,637.00	0.00	0.00	0.00	0.00
3800568	5XYPG4A31KG 548080	2019 KIA	SORENTO LX	12/28/2018	27,775.00	0.00	03/13/2019	27,775.00	0.00	0.00	0.00	0.00
3804045	5XYPGDA36KG 548222	2019 KIA	SORENTO LX	01/02/2019	31,852.00	0.00	04/01/2019	31,852.00	0.00	0.00	0.00	0.00
3690152	KNDPMCAC0K7 548359	2019 KIA	SPORTAGE LX	10/03/2018	25,637.00	0.00	12/05/2018	25,637.00	0.00	0.00	0.00	0.00
Customer Name: MULLANEY, M												
3694081	KNDPMCAC9K7 548361	2019 KIA	SPORTAGE LX	10/09/2018	25,637.00	0.00	12/05/2018	25,637.00	0.00	0.00	0.00	0.00
Customer Name: SENIOR, R.												
3808133	5XYPGDA38KG 548593	2019 KIA	SORENTO LX	01/03/2019	31,528.00	0.00	02/13/2019	31,528.00	0.00	0.00	0.00	0.00
3798116	5XYPGDA37KG 548908	2019 KIA	SORENTO LX	12/27/2018	31,528.00	0.00	02/21/2019	31,528.00	0.00	0.00	0.00	0.00
3800607	5XYPGDA37KG 548911	2019 KIA	SORENTO LX	12/28/2018	31,528.00	0.00	03/28/2019	31,528.00	0.00	0.00	0.00	0.00
3654050	KNDPMCAC9K7 549779	2019 KIA	SPORTAGE EX	09/04/2018	29,709.00	0.00	10/29/2018	29,709.00	0.00	0.00	0.00	0.00
3808127	5XYPGDA33KG 550302	2019 KIA	SORENTO LX	01/03/2019	29,647.00	0.00	03/06/2019	29,647.00	0.00	0.00	0.00	0.00
3711103	KNDPMCAC5K7 550303	2019 KIA	SPORTAGE LX	10/22/2018	25,637.00	0.00	12/10/2018	25,637.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 27

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3712870	KNDPMCAC7K7 550304	2019 KIA	SPORTAGE LX	10/23/2018	25,637.00	0.00	12/20/2018	25,637.00	0.00	0.00	0.00	0.00
3670192	KNDPNCAC6K7 550632	2019 KIA	SPORTAGE EX	09/18/2018	29,709.00	0.00	12/17/2018	29,709.00	0.00	0.00	0.00	0.00
3690158	KNDPMCAC6K7 550780	2019 KIA	SPORTAGE LX	10/03/2018	25,637.00	0.00	11/07/2018	25,637.00	0.00	0.00	0.00	0.00
4040518	KNDMB5C14K6 550850	2019 KIA	SEDONA LX	07/02/2019	30,901.00	0.00	07/26/2019	30,901.00	0.00	0.00	0.00	0.00
3824793	5XYPGDA37KG 550934	2019 KIA	SORENTO LX	01/22/2019	29,647.00	0.00	02/12/2019	29,647.00	0.00	0.00	0.00	0.00
3798108	5XYPGDA32KG 550968	2019 KIA	SORENTO LX	12/27/2018	29,647.00	0.00	01/10/2019	29,647.00	0.00	0.00	0.00	0.00
4040517	KNDMB5C12K6 551110	2019 KIA	SEDONA LX	07/02/2019	30,808.00	0.00	07/15/2019	30,808.00	0.00	0.00	0.00	0.00
3681463	KNDPMCAC9K7 551373	2019 KIA	SPORTAGE LX	09/26/2018	25,637.00	0.00	01/30/2019	25,637.00	0.00	0.00	0.00	0.00
3681460	KNDPMCAC8K7 551400	2019 KIA	SPORTAGE LX	09/26/2018	25,637.00	0.00	12/04/2018	25,637.00	0.00	0.00	0.00	0.00
Customer Name: PEZZINO, S												
3690159	KNDPMCAC9K7 551437	2019 KIA	SPORTAGE LX	10/03/2018	25,637.00	0.00	10/29/2018	25,637.00	0.00	0.00	0.00	0.00
3876420	5XYPHDA57KG 551483	2019 KIA	SORENTO EX	03/04/2019	37,482.00	0.00	04/04/2019	37,482.00	0.00	0.00	0.00	0.00
3829744	5XYPGDA30KG 551830	2019 KIA	SORENTO LX	01/24/2019	29,647.00	0.00	03/15/2019	29,647.00	0.00	0.00	0.00	0.00
3824785	5XYPGDA31KG 552274	2019 KIA	SORENTO LX	01/22/2019	29,647.00	0.00	02/26/2019	29,647.00	0.00	0.00	0.00	0.00
3690160	KNDPMCAC9K7 552295	2019 KIA	SPORTAGE LX	10/03/2018	25,910.00	0.00	11/08/2018	25,910.00	0.00	0.00	0.00	0.00
3702368	KNDPMCAC2K7 552297	2019 KIA	SPORTAGE LX	10/15/2018	25,910.00	0.00	02/12/2019	25,910.00	0.00	0.00	0.00	0.00
4037709	KNDMB5C1XK6 552506	2019 KIA	SEDONA LX	07/01/2019	30,901.00	0.00	07/05/2019	30,901.00	0.00	0.00	0.00	0.00
3829749	5XYPGDA3XKG 552516	2019 KIA	SORENTO LX	01/24/2019	29,647.00	0.00	03/11/2019	29,647.00	0.00	0.00	0.00	0.00
3804048	5XYPGDA37KG 552859	2019 KIA	SORENTO LX	01/02/2019	30,012.00	0.00	02/13/2019	30,012.00	0.00	0.00	0.00	0.00
3824805	5XYPGDA3XKG 552953	2019 KIA	SORENTO LX	01/22/2019	30,012.00	0.00	02/13/2019	30,012.00	0.00	0.00	0.00	0.00
3804040	5XYPGDA30KG 553142	2019 KIA	SORENTO LX	01/02/2019	29,647.00	0.00	02/13/2019	29,647.00	0.00	0.00	0.00	0.00
3879624	5XYPHDA52KG 553187	2019 KIA	SORENTO EX	03/06/2019	37,482.00	0.00	06/05/2019	37,482.00	0.00	0.00	0.00	0.00
3712871	KNDPMCAC7K7 553347	2019 KIA	SPORTAGE LX	10/23/2018	25,910.00	0.00	02/27/2019	25,910.00	0.00	0.00	0.00	0.00
3712872	KNDPMCAC7K7 553350	2019 KIA	SPORTAGE LX	10/23/2018	25,910.00	0.00	03/06/2019	25,910.00	0.00	0.00	0.00	0.00
3683091	KNDPMCAC6K7 553579	2019 KIA	SPORTAGE LX	09/27/2018	26,003.00	0.00	02/06/2019	26,003.00	0.00	0.00	0.00	0.00
3804051	5XYPGDA39KG 553673	2019 KIA	SORENTO LX	01/02/2019	29,647.00	0.00	02/13/2019	29,647.00	0.00	0.00	0.00	0.00
3683100	KNDPMCAC9K7 554113	2019 KIA	SPORTAGE LX	09/27/2018	25,637.00	0.00	12/06/2018	25,637.00	0.00	0.00	0.00	0.00
3683097	KNDPMCAC8K7 554524	2019 KIA	SPORTAGE LX	09/27/2018	26,003.00	0.00	01/15/2019	26,003.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 28

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3694079	KNDPMCAC6K7 554795	2019 KIA	SPORTAGE LX	10/09/2018	26,003.00	0.00	02/01/2019	26,003.00	0.00	0.00	0.00	0.00
3694075	KNDPMCAC3K7 554799	2019 KIA	SPORTAGE LX	10/09/2018	26,003.00	0.00	02/13/2019	26,003.00	0.00	0.00	0.00	0.00
3690164	KNDPNCAC4K7 555053	2019 KIA	SPORTAGE EX	10/03/2018	29,709.00	0.00	01/08/2019	29,709.00	0.00	0.00	0.00	0.00
3683123	KNDPNCAC9K7 555467	2019 KIA	SPORTAGE EX	09/27/2018	29,709.00	0.00	04/08/2019	29,709.00	0.00	0.00	0.00	0.00
3677405	KNDPMCAC4K7 555895	2019 KIA	SPORTAGE LX	09/24/2018	27,207.00	0.00	12/07/2018	27,207.00	0.00	0.00	0.00	0.00
3683126	KNDPNCACXK7 555896	2019 KIA	SPORTAGE EX	09/27/2018	29,709.00	0.00	11/07/2018	29,709.00	0.00	0.00	0.00	0.00
3677411	KNDPMCAC9K7 555990	2019 KIA	SPORTAGE LX	09/24/2018	27,207.00	0.00	11/07/2018	27,207.00	0.00	0.00	0.00	0.00
3677403	KNDPMCAC2K7 556415	2019 KIA	SPORTAGE LX	09/24/2018	27,479.00	0.00	11/08/2018	27,479.00	0.00	0.00	0.00	0.00
3677413	KNDPMCACXK7 556467	2019 KIA	SPORTAGE LX	09/24/2018	27,207.00	0.00	02/06/2019	27,207.00	0.00	0.00	0.00	0.00
3677401	KNDPMCAC1K7 556468	2019 KIA	SPORTAGE LX	09/24/2018	27,207.00	0.00	01/10/2019	27,207.00	0.00	0.00	0.00	0.00
3677408	KNDPMCAC6K7 556546	2019 KIA	SPORTAGE LX	09/24/2018	27,207.00	0.00	10/29/2018	27,207.00	0.00	0.00	0.00	0.00
3675979	KNDPMCAC1K7 556549	2019 KIA	SPORTAGE LX	09/21/2018	27,207.00	0.00	10/12/2018	27,207.00	0.00	0.00	0.00	0.00
3681461	KNDPMCAC8K7 556631	2019 KIA	SPORTAGE LX	09/26/2018	27,479.00	0.00	02/13/2019	27,479.00	0.00	0.00	0.00	0.00
3675983	KNDPMCAC5K7 556764	2019 KIA	SPORTAGE LX	09/21/2018	27,207.00	0.00	10/11/2018	27,207.00	0.00	0.00	0.00	0.00
3675980	KNDPMCAC1K7 556776	2019 KIA	SPORTAGE LX	09/21/2018	27,207.00	0.00	03/05/2019	27,207.00	0.00	0.00	0.00	0.00
3683124	KNDPNCAC9K7 557039	2019 KIA	SPORTAGE EX	09/27/2018	29,982.00	0.00	03/07/2019	29,982.00	0.00	0.00	0.00	0.00
3690166	KNDPNCAC5K7 557104	2019 KIA	SPORTAGE EX	10/03/2018	29,709.00	0.00	02/05/2019	29,709.00	0.00	0.00	0.00	0.00
3889617	5XYPGDA32KG 557144	2019 KIA	SORENTO LX	03/14/2019	32,096.00	0.00	04/09/2019	32,096.00	0.00	0.00	0.00	0.00
3889624	5XYPGDA36KG 557146	2019 KIA	SORENTO LX	03/14/2019	32,096.00	0.00	07/19/2019	32,096.00	0.00	0.00	0.00	0.00
3743995	KNDPNCAC9K7 557672	2019 KIA	SPORTAGE EX	11/14/2018	29,777.00	0.00	04/12/2019	29,777.00	0.00	0.00	0.00	0.00
3879626	5XYPKDA58KG 557844	2019 KIA	SORENTO SX	03/06/2019	45,772.00	0.00	06/11/2019	2,580.90	0.00	0.00	0.00	0.00
3750157	KNDPNCAC6K7 557886	2019 KIA	SPORTAGE EX	11/20/2018	29,777.00	0.00	03/07/2019	29,777.00	0.00	0.00	0.00	0.00
3683099	KNDPMCAC8K7 557939	2019 KIA	SPORTAGE LX	09/27/2018	25,637.00	0.00	12/20/2018	25,637.00	0.00	0.00	0.00	0.00
3681454	KNDPMCAC4K7 557940	2019 KIA	SPORTAGE LX	09/26/2018	25,637.00	0.00	11/02/2018	25,637.00	0.00	0.00	0.00	0.00
3694076	KNDPMCAC3K7 558271	2019 KIA	SPORTAGE LX	10/09/2018	27,123.00	0.00	10/23/2018	27,123.00	0.00	0.00	0.00	0.00
3750151	KNDPNCAC3K7 558297	2019 KIA	SPORTAGE EX	11/20/2018	29,777.00	0.00	01/10/2019	29,777.00	0.00	0.00	0.00	0.00
3694080	KNDPMCAC8K7 558332	2019 KIA	SPORTAGE LX	10/09/2018	26,850.00	0.00	11/09/2018	26,850.00	0.00	0.00	0.00	0.00
3686327	KNDPMCAC3K7 558349	2019 KIA	SPORTAGE LX	10/01/2018	27,207.00	0.00	12/06/2018	27,207.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 29

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3683087	KNDPMCAC4K7 558439	2019 KIA	SPORTAGE LX	09/27/2018	27,572.00	0.00	12/05/2018	27,572.00	0.00	0.00	0.00	0.00
Customer Name: FRAGUADO, F.												
3684953	KNDPMCAC2K7 558455	2019 KIA	SPORTAGE LX	09/28/2018	27,572.00	0.00	01/15/2019	27,572.00	0.00	0.00	0.00	0.00
3743997	KNDPNCACXK7 558488	2019 KIA	SPORTAGE EX	11/14/2018	29,777.00	0.00	12/10/2018	29,777.00	0.00	0.00	0.00	0.00
Customer Name: PATEL, V.												
3684955	KNDPMCAC4K7 558554	2019 KIA	SPORTAGE LX	09/28/2018	27,207.00	0.00	12/05/2018	27,207.00	0.00	0.00	0.00	0.00
Customer Name: GONZALEZ, P												
3686325	KNDPMCAC2K7 558598	2019 KIA	SPORTAGE LX	10/01/2018	26,850.00	0.00	12/12/2018	26,850.00	0.00	0.00	0.00	0.00
3686329	KNDPMCAC6K7 558653	2019 KIA	SPORTAGE LX	10/01/2018	27,216.00	0.00	01/07/2019	27,216.00	0.00	0.00	0.00	0.00
3686348	KNDPRCA67K7 558978	2019 KIA	SPORTAGE SX	10/01/2018	34,436.00	0.00	12/07/2018	34,436.00	0.00	0.00	0.00	0.00
3779827	KNDPNCAC5K7 559080	2019 KIA	SPORTAGE EX	12/14/2018	32,404.00	0.00	01/07/2019	32,404.00	0.00	0.00	0.00	0.00
3750147	KNDPNCAC0K7 559245	2019 KIA	SPORTAGE EX	11/20/2018	32,472.00	0.00	12/10/2018	32,472.00	0.00	0.00	0.00	0.00
3829746	5XYPGDA35KG 559776	2019 KIA	SORENTO LX	01/24/2019	30,224.00	0.00	02/27/2019	30,224.00	0.00	0.00	0.00	0.00
3686341	KNDPNCAC2K7 560073	2019 KIA	SPORTAGE EX	10/01/2018	28,132.00	0.00	11/09/2018	28,132.00	0.00	0.00	0.00	0.00
3688200	KNDPMCAC4K7 560109	2019 KIA	SPORTAGE LX	10/02/2018	25,637.00	0.00	12/31/2018	25,637.00	0.00	0.00	0.00	0.00
3688207	KNDPMCAC6K7 560113	2019 KIA	SPORTAGE LX	10/02/2018	25,637.00	0.00	12/31/2018	25,637.00	0.00	0.00	0.00	0.00
3857157	5XYPGDA35KG 560278	2019 KIA	SORENTO LX	02/15/2019	29,858.00	0.00	03/11/2019	29,858.00	0.00	0.00	0.00	0.00
3712860	KNDPMCAC3K7 560294	2019 KIA	SPORTAGE LX	10/23/2018	26,003.00	0.00	03/07/2019	26,003.00	0.00	0.00	0.00	0.00
3712858	KNDPMCAC2K7 560464	2019 KIA	SPORTAGE LX	10/23/2018	26,003.00	0.00	02/28/2019	26,003.00	0.00	0.00	0.00	0.00
3857156	5XYPGDA32KG 560478	2019 KIA	SORENTO LX	02/15/2019	29,858.00	0.00	03/12/2019	29,858.00	0.00	0.00	0.00	0.00
3694087	KNDPNCAC4K7 560558	2019 KIA	SPORTAGE EX	10/09/2018	28,132.00	0.00	10/29/2018	28,132.00	0.00	0.00	0.00	0.00
3895783	5XYPGDA31KG 561248	2019 KIA	SORENTO LX	03/19/2019	31,740.00	0.00	07/23/2019	31,740.00	0.00	0.00	0.00	0.00
3903469	5XYPGDA35KG 561253	2019 KIA	SORENTO LX	03/25/2019	31,740.00	0.00	08/29/2019	3,240.92	0.00	0.00	0.00	0.00
3694074	KNDPMCAC2K7 561677	2019 KIA	SPORTAGE LX	10/09/2018	25,994.00	0.00	03/07/2019	25,994.00	0.00	0.00	0.00	0.00
3879619	5XYPGDA32KG 561694	2019 KIA	SORENTO LX	03/06/2019	29,858.00	0.00	04/22/2019	29,858.00	0.00	0.00	0.00	0.00
3876405	5XYPGDA31KG 561718	2019 KIA	SORENTO LX	03/04/2019	29,858.00	0.00	04/08/2019	29,858.00	0.00	0.00	0.00	0.00
3694077	KNDPMCAC4K7 562474	2019 KIA	SPORTAGE LX	10/09/2018	25,994.00	0.00	01/25/2019	25,994.00	0.00	0.00	0.00	0.00
3855740	5XYPGDA3XKG 562575	2019 KIA	SORENTO LX	02/14/2019	30,224.00	0.00	03/21/2019	30,224.00	0.00	0.00	0.00	0.00
3857159	5XYPGDA37KG 562579	2019 KIA	SORENTO LX	02/15/2019	30,224.00	0.00	05/23/2019	30,224.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 30

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3855737	5XYPGDA38KG 563191	2019 KIA	SORENTO LX	02/14/2019	29,858.00	0.00	03/04/2019	29,858.00	0.00	0.00	0.00	0.00
3873373	5XYPGDA30KG 563914	2019 KIA	SORENTO LX	02/28/2019	29,858.00	0.00	03/29/2019	29,858.00	0.00	0.00	0.00	0.00
3899306	5XYPGDA32KG 563946	2019 KIA	SORENTO LX	03/21/2019	29,858.00	0.00	05/29/2019	29,858.00	0.00	0.00	0.00	0.00
3903467	5XYPGDA33KG 564586	2019 KIA	SORENTO LX	03/25/2019	32,096.00	0.00	04/24/2019	32,096.00	0.00	0.00	0.00	0.00
3915871	5XYPGDA30KG 564609	2019 KIA	SORENTO LX	04/02/2019	32,096.00	0.00	05/02/2019	2,063.94	0.00	0.00	0.00	0.00
3861704	5XYPGDA32KG 564613	2019 KIA	SORENTO LX	02/20/2019	29,858.00	0.00	03/18/2019	29,858.00	0.00	0.00	0.00	0.00
3913663	5XYPGDA32KG 564921	2019 KIA	SORENTO LX	04/01/2019	29,858.00	0.00	05/01/2019	29,858.00	0.00	0.00	0.00	0.00
4037710	KNDMC5C12K6 565408	2019 KIA	SEDONA EX	07/01/2019	38,353.00	38,353.00		0.00	0.00	0.00	14.72	0.00
4059894	KNDMB5C11K6 565418	2019 KIA	SEDONA LX	07/18/2019	30,535.00	0.00	08/13/2019	30,535.00	0.00	0.00	0.00	0.00
3879627	5XYPKDA5XKG 565976	2019 KIA	SORENTO SX	03/06/2019	45,772.00	0.00	03/19/2019	45,772.00	0.00	0.00	0.00	0.00
3913664	5XYPGDA32KG 566247	2019 KIA	SORENTO LX	04/01/2019	29,858.00	0.00	05/02/2019	29,858.00	0.00	0.00	0.00	0.00
3913670	5XYPGDA37KG 566258	2019 KIA	SORENTO LX	04/01/2019	29,858.00	0.00	05/23/2019	29,858.00	0.00	0.00	0.00	0.00
3913665	5XYPGDA32KG 566264	2019 KIA	SORENTO LX	04/01/2019	29,858.00	0.00	06/14/2019	29,858.00	0.00	0.00	0.00	0.00
3869600	5XYPKDA58KG 566589	2019 KIA	SORENTO SX	02/26/2019	40,943.00	0.00	06/19/2019	40,943.00	0.00	0.00	0.00	0.00
3899311	5XYPHDA5XKG 567421	2019 KIA	SORENTO EX	03/21/2019	37,847.00	0.00	09/09/2019	37,847.00	0.00	0.00	0.00	0.00
3879622	5XYPHDA50KG 567427	2019 KIA	SORENTO EX	03/06/2019	37,847.00	0.00	07/17/2019	37,847.00	0.00	0.00	0.00	0.00
3915898	5XYPGDA39KG 568139	2019 KIA	SORENTO LX	04/02/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3907979	5XYPGDA36KG 568437	2019 KIA	SORENTO LX	03/27/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3913667	5XYPGDA33KG 568573	2019 KIA	SORENTO LX	04/01/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3903471	5XYPGDA37KG 568589	2019 KIA	SORENTO LX	03/25/2019	30,224.00	0.00	05/06/2019	30,224.00	0.00	0.00	0.00	0.00
3919101	5XYPGDA38KG 568617	2019 KIA	SORENTO LX	04/04/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3895794	5XYPGDA38KG 568620	2019 KIA	SORENTO LX	03/19/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3925782	5XYPGDA36KG 568695	2019 KIA	SORENTO LX	04/10/2019	29,858.00	0.00	08/08/2019	29,858.00	0.00	0.00	0.00	0.00
3781739	KNDPMCAC4K7 569070	2019 KIA	SPORTAGE LX	12/17/2018	25,960.00	0.00	01/25/2019	25,960.00	0.00	0.00	0.00	0.00
3903463	5XYPGDA32KG 569097	2019 KIA	SORENTO LX	03/25/2019	32,462.00	0.00	06/11/2019	32,462.00	0.00	0.00	0.00	0.00
3903474	5XYPGDA39KG 569100	2019 KIA	SORENTO LX	03/25/2019	32,462.00	32,462.00		0.00	0.00	0.00	12.46	0.00
3931752	5XYPGDA31KG 569141	2019 KIA	SORENTO LX	04/15/2019	29,858.00	0.00	08/16/2019	29,858.00	0.00	0.00	0.00	0.00
3929735	5XYPGDA37KG 569144	2019 KIA	SORENTO LX	04/12/2019	29,858.00	0.00	08/24/2019	29,858.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 31

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3942243	5XYPGDA30KG 569146	2019 KIA	SORENTO LX	04/22/2019	29,858.00	0.00	08/26/2019	991.17	0.00	0.00	0.00	0.00
3779786	KNDPMCAC2K7 569181	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/07/2019	25,595.00	0.00	0.00	0.00	0.00
3779803	KNDPMCAC8K7 569251	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/16/2019	25,595.00	0.00	0.00	0.00	0.00
3895797	5XYPGDA39KG 570215	2019 KIA	SORENTO LX	03/19/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3925778	5XYPGDA34KG 570381	2019 KIA	SORENTO LX	04/10/2019	32,096.00	32,096.00		0.00	0.00	0.00	12.32	0.00
3919097	5XYPGDA35KG 570602	2019 KIA	SORENTO LX	04/04/2019	32,096.00	0.00	07/17/2019	36.93	0.00	0.00	0.00	0.00
3899307	5XYPGDA36KG 571130	2019 KIA	SORENTO LX	03/21/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3903475	5XYPGDA39KG 571493	2019 KIA	SORENTO LX	03/25/2019	29,858.00	0.00	06/19/2019	1,004.70	0.00	0.00	0.00	0.00
3781737	KNDPMCAC0K7 571902	2019 KIA	SPORTAGE LX	12/17/2018	25,595.00	0.00	02/07/2019	25,595.00	0.00	0.00	0.00	0.00
3781738	KNDPMCAC2K7 571903	2019 KIA	SPORTAGE LX	12/17/2018	25,595.00	0.00	01/11/2019	25,595.00	0.00	0.00	0.00	0.00
3925779	5XYPGDA34KG 571904	2019 KIA	SORENTO LX	04/10/2019	29,858.00	0.00	05/23/2019	29,858.00	0.00	0.00	0.00	0.00
3925780	5XYPGDA35KG 572205	2019 KIA	SORENTO LX	04/10/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3929733	5XYPGDA36KG 573461	2019 KIA	SORENTO LX	04/12/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3951839	5XYPGDA38KG 573462	2019 KIA	SORENTO LX	04/26/2019	30,224.00	0.00	07/03/2019	30,224.00	0.00	0.00	0.00	0.00
3929741	5XYPGDA3XKG 573463	2019 KIA	SORENTO LX	04/12/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3901628	5XYPGDA38KG 573588	2019 KIA	SORENTO LX	03/22/2019	29,858.00	0.00	04/08/2019	29,858.00	0.00	0.00	0.00	0.00
3903470	5XYPGDA36KG 573590	2019 KIA	SORENTO LX	03/25/2019	29,858.00	0.00	05/30/2019	795.81	0.00	0.00	0.00	0.00
3889626	5XYPGDA37KG 573596	2019 KIA	SORENTO LX	03/14/2019	29,858.00	0.00	05/29/2019	29,858.00	0.00	0.00	0.00	0.00
3876406	5XYPGDA32KG 573683	2019 KIA	SORENTO LX	03/04/2019	32,106.00	0.00	07/17/2019	32,106.00	0.00	0.00	0.00	0.00
3873381	5XYPGDA38KG 574059	2019 KIA	SORENTO LX	02/28/2019	32,106.00	0.00	08/15/2019	32,106.00	0.00	0.00	0.00	0.00
3743991	KNDPNCAC8K7 574219	2019 KIA	SPORTAGE EX	11/14/2018	32,837.00	0.00	03/13/2019	32,837.00	0.00	0.00	0.00	0.00
4027342	5XYPGDA38KG 574370	2019 KIA	SORENTO LX	06/24/2019	31,740.00	0.00	09/11/2019	1,120.60	0.00	0.00	0.00	0.00
3752007	KNDPNCAC8K7 574382	2019 KIA	SPORTAGE EX	11/21/2018	32,837.00	0.00	04/11/2019	32,837.00	0.00	0.00	0.00	0.00
3743984	KNDPNCAC3K7 574418	2019 KIA	SPORTAGE EX	11/14/2018	32,744.00	0.00	01/03/2019	32,744.00	0.00	0.00	0.00	0.00
3903472	5XYPGDA37KG 574747	2019 KIA	SORENTO LX	03/25/2019	30,224.00	30,224.00		0.00	0.00	0.00	11.60	0.00
3899304	5XYPGDA30KG 574752	2019 KIA	SORENTO LX	03/21/2019	30,224.00	0.00	07/17/2019	844.00	0.00	0.00	0.00	0.00
3925781	5XYPGDA35KG 575704	2019 KIA	SORENTO LX	04/10/2019	29,858.00	0.00	07/08/2019	8,431.19	0.00	0.00	0.00	0.00
3959632	5XYPGDA39KG 576578	2019 KIA	SORENTO LX	05/02/2019	29,858.00	29,858.00		0.00	0.00	0.00	11.46	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 32

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3969541	5XYPGDA35KG 576691	2019 KIA	SORENTO LX	05/10/2019	29,858.00	0.00	07/17/2019	3,698.39	0.00	0.00	0.00	0.00
3959629	5XYPGDA36KG 576859	2019 KIA	SORENTO LX	05/02/2019	29,858.00	29,858.00		0.00	0.00	0.00	11.46	0.00
3743989	KNDPNCAC6K7 576924	2019 KIA	SPORTAGE EX	11/14/2018	30,050.00	0.00	04/16/2019	30,050.00	0.00	0.00	0.00	0.00
3747083	KNDPNCACXK7 576957	2019 KIA	SPORTAGE EX	11/16/2018	29,777.00	0.00	01/08/2019	29,777.00	0.00	0.00	0.00	0.00
3750148	KNDPNCAC1K7 577169	2019 KIA	SPORTAGE EX	11/20/2018	30,143.00	0.00	03/07/2019	30,143.00	0.00	0.00	0.00	0.00
3750149	KNDPNCAC1K7 577172	2019 KIA	SPORTAGE EX	11/20/2018	30,143.00	0.00	01/08/2019	30,143.00	0.00	0.00	0.00	0.00
3750154	KNDPNCAC5K7 577224	2019 KIA	SPORTAGE EX	11/20/2018	29,777.00	0.00	02/04/2019	29,777.00	0.00	0.00	0.00	0.00
3750150	KNDPNCAC2K7 577620	2019 KIA	SPORTAGE EX	11/20/2018	30,050.00	0.00	04/25/2019	30,050.00	0.00	0.00	0.00	0.00
3779800	KNDPMCAC7K7 577891	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/18/2019	25,595.00	0.00	0.00	0.00	0.00
3779794	KNDPMCAC5K7 577985	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/14/2019	25,595.00	0.00	0.00	0.00	0.00
3775784	KNDPMCAC7K7 577986	2019 KIA	SPORTAGE LX	12/12/2018	25,595.00	0.00	01/10/2019	25,595.00	0.00	0.00	0.00	0.00
3775777	KNDPMCAC1K7 578129	2019 KIA	SPORTAGE LX	12/12/2018	25,960.00	0.00	03/13/2019	25,960.00	0.00	0.00	0.00	0.00
3779806	KNDPMCAC9K7 578489	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/15/2019	25,595.00	0.00	0.00	0.00	0.00
3779801	KNDPMCAC7K7 578491	2019 KIA	SPORTAGE LX	12/14/2018	25,595.00	0.00	01/15/2019	25,595.00	0.00	0.00	0.00	0.00
3743975	KNDPNCAC0K7 579396	2019 KIA	SPORTAGE EX	11/14/2018	32,472.00	0.00	02/05/2019	32,472.00	0.00	0.00	0.00	0.00
3743982	KNDPNCAC2K7 579397	2019 KIA	SPORTAGE EX	11/14/2018	32,472.00	0.00	12/03/2018	32,472.00	0.00	0.00	0.00	0.00
Customer Name: SMITH, P												
3779826	KNDPNCAC2K7 579528	2019 KIA	SPORTAGE EX	12/14/2018	32,404.00	0.00	05/31/2019	32,404.00	0.00	0.00	0.00	0.00
4027343	5XYPGDA54KG 583696	2019 KIA	SORENTO LX	06/24/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4027344	5XYPGDA54KG 583701	2019 KIA	SORENTO LX	06/24/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4045357	5XYPGDA50KG 584523	2019 KIA	SORENTO LX	07/08/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4037706	5XYPGDA54KG 584587	2019 KIA	SORENTO LX	07/01/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4032059	5XYPGDA53KG 584600	2019 KIA	SORENTO LX	06/26/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4027348	5XYPGDA58KG 584656	2019 KIA	SORENTO LX	06/24/2019	35,141.00	35,141.00		0.00	0.00	13.48	0.00	
4027345	5XYPGDA55KG 585019	2019 KIA	SORENTO LX	06/24/2019	34,775.00	34,775.00		0.00	0.00	13.34	0.00	
4027349	5XYPGDA58KG 585239	2019 KIA	SORENTO LX	06/24/2019	34,775.00	0.00	09/09/2019	34,775.00	0.00	0.00	0.00	0.00
3959627	5XYPGDA35KG 589568	2019 KIA	SORENTO LX	05/02/2019	32,106.00	32,106.00		0.00	0.00	12.32	0.00	
3959628	5XYPGDA35KG 589571	2019 KIA	SORENTO LX	05/02/2019	32,106.00	32,106.00		0.00	0.00	12.32	0.00	

Report ID: TRIAL2

Hyundai Capital America

Page: 33

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: KMYN097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3769614	KNDPMCAC1K7 589812	2019 KIA	SPORTAGE LX	12/07/2018	27,148.00	0.00	01/08/2019	27,148.00	0.00	0.00	0.00	0.00
3959630	5XYPGDA36KG 590566	2019 KIA	SORENTO LX	05/02/2019	31,740.00	31,740.00		0.00	0.00	0.00	12.18	0.00
3984624	5XYPGDA38KG 590567	2019 KIA	SORENTO LX	05/07/2019	31,740.00	0.00	07/11/2019	31,740.00	0.00	0.00	0.00	0.00
3959631	5XYPGDA38KG 590889	2019 KIA	SORENTO LX	05/02/2019	32,106.00	32,106.00		0.00	0.00	0.00	12.32	0.00
3984625	5XYPGDA39KG 590965	2019 KIA	SORENTO LX	05/07/2019	31,740.00	31,740.00		0.00	0.00	0.00	12.18	0.00
3784649	KNDPMCAC0K7 595004	2019 KIA	SPORTAGE LX	12/18/2018	25,637.00	0.00	03/11/2019	25,637.00	0.00	0.00	0.00	0.00
3781741	KNDPMCAC4K7 595006	2019 KIA	SPORTAGE LX	12/17/2018	25,637.00	0.00	03/15/2019	25,637.00	0.00	0.00	0.00	0.00
3793299	KNDPNAC6K7 596462	2019 KIA	SPORTAGE EX	12/24/2018	29,709.00	0.00	03/05/2019	29,709.00	0.00	0.00	0.00	0.00
3793297	KNDPNAC3K7 596807	2019 KIA	SPORTAGE EX	12/24/2018	29,709.00	0.00	02/13/2019	29,709.00	0.00	0.00	0.00	0.00
3812802	KNDPMCAC1K7 597022	2019 KIA	SPORTAGE LX	01/08/2019	26,850.00	0.00	03/04/2019	26,850.00	0.00	0.00	0.00	0.00
3793283	KNDPMCAC8K7 597065	2019 KIA	SPORTAGE LX	12/24/2018	26,850.00	0.00	01/15/2019	26,850.00	0.00	0.00	0.00	0.00
3812851	KNDPRCA63K7 597566	2019 KIA	SPORTAGE SX	01/08/2019	34,725.00	0.00	01/22/2019	34,725.00	0.00	0.00	0.00	0.00
3793272	KNDPMCAC0K7 598100	2019 KIA	SPORTAGE LX	12/24/2018	26,850.00	0.00	01/14/2019	26,850.00	0.00	0.00	0.00	0.00
3793304	KNDPRCA67K7 598638	2019 KIA	SPORTAGE SX	12/24/2018	35,091.00	0.00	04/25/2019	35,091.00	0.00	0.00	0.00	0.00
3815414	KNDPMCAC1K7 601960	2019 KIA	SPORTAGE LX	01/10/2019	26,850.00	0.00	02/05/2019	26,850.00	0.00	0.00	0.00	0.00
4037707	5XYPGDA57KG 603021	2019 KIA	SORENTO LX	07/01/2019	34,775.00	34,775.00		0.00	0.00	0.00	13.34	0.00
402058	5XYPGDA51KG 603094	2019 KIA	SORENTO LX	06/26/2019	34,775.00	0.00	07/08/2019	3,134.54	0.00	0.00	0.00	0.00
4027346	5XYPGDA57KG 603097	2019 KIA	SORENTO LX	06/24/2019	34,775.00	34,775.00		0.00	0.00	0.00	13.34	0.00
4032061	5XYPGDA58KG 603206	2019 KIA	SORENTO LX	06/26/2019	34,775.00	34,775.00		0.00	0.00	0.00	13.34	0.00
4027347	5XYPGDA57KG 603519	2019 KIA	SORENTO LX	06/24/2019	34,775.00	34,775.00		0.00	0.00	0.00	13.34	0.00
4032060	5XYPGDA54KG 603557	2019 KIA	SORENTO LX	06/26/2019	34,775.00	34,775.00		0.00	0.00	0.00	13.34	0.00
3828060	KNDPNAC2K7 605173	2019 KIA	SPORTAGE EX	01/23/2019	29,471.00	0.00	03/22/2019	29,471.00	0.00	0.00	0.00	0.00
3828062	KNDPNAC7K7 605881	2019 KIA	SPORTAGE EX	01/23/2019	29,106.00	0.00	03/04/2019	29,106.00	0.00	0.00	0.00	0.00
3861893	KNDPMCAC8K7 606492	2019 KIA	SPORTAGE LX	02/20/2019	25,687.00	0.00	04/22/2019	25,687.00	0.00	0.00	0.00	0.00
3866266	KNDPMCAC8K7 606735	2019 KIA	SPORTAGE LX	02/22/2019	27,194.00	0.00	03/15/2019	27,194.00	0.00	0.00	0.00	0.00
3861886	KNDPMCAC5K7 608524	2019 KIA	SPORTAGE LX	02/20/2019	25,687.00	0.00	04/10/2019	25,687.00	0.00	0.00	0.00	0.00
3873483	KNDPMCAC9K7 609630	2019 KIA	SPORTAGE LX	02/28/2019	25,687.00	0.00	03/20/2019	25,687.00	0.00	0.00	0.00	0.00
3828057	KNDPNAC1K7 611837	2019 KIA	SPORTAGE EX	01/23/2019	29,471.00	0.00	03/05/2019	29,471.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 34

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3858950	KNDPMCAC6K7 613554	2019 KIA	SPORTAGE LX	02/19/2019	25,687.00	0.00	03/08/2019	25,687.00	0.00	0.00	0.00	0.00
3858924	KNDPMCAC1K7 614126	2019 KIA	SPORTAGE LX	02/19/2019	25,687.00	0.00	04/11/2019	25,687.00	0.00	0.00	0.00	0.00
3858932	KNDPMCAC3K7 614130	2019 KIA	SPORTAGE LX	02/19/2019	25,687.00	0.00	03/11/2019	25,687.00	0.00	0.00	0.00	0.00
3866255	KNDPMCAC0K7 618460	2019 KIA	SPORTAGE LX	02/22/2019	25,687.00	0.00	03/26/2019	25,687.00	0.00	0.00	0.00	0.00
3876582	KNDPMCAC6K7 618463	2019 KIA	SPORTAGE LX	03/04/2019	25,645.00	0.00	04/16/2019	25,645.00	0.00	0.00	0.00	0.00
3866267	KNDPMCAC9K7 618554	2019 KIA	SPORTAGE LX	02/22/2019	25,687.00	0.00	03/20/2019	25,687.00	0.00	0.00	0.00	0.00
3873486	KNDPMCACXK7 618577	2019 KIA	SPORTAGE LX	02/28/2019	25,645.00	0.00	04/15/2019	25,645.00	0.00	0.00	0.00	0.00
3876568	KNDPMCAC2K7 618590	2019 KIA	SPORTAGE LX	03/04/2019	26,053.00	0.00	04/15/2019	26,053.00	0.00	0.00	0.00	0.00
3876574	KNDPMCAC4K7 618591	2019 KIA	SPORTAGE LX	03/04/2019	26,053.00	0.00	05/01/2019	26,053.00	0.00	0.00	0.00	0.00
3876583	KNDPMCAC6K7 618785	2019 KIA	SPORTAGE LX	03/04/2019	26,053.00	0.00	04/15/2019	26,053.00	0.00	0.00	0.00	0.00
3876579	KNDPMCAC5K7 618857	2019 KIA	SPORTAGE LX	03/04/2019	26,053.00	0.00	04/11/2019	26,053.00	0.00	0.00	0.00	0.00
3861888	KNDPMCAC5K7 619040	2019 KIA	SPORTAGE LX	02/20/2019	25,687.00	0.00	03/18/2019	25,687.00	0.00	0.00	0.00	0.00
3861876	KNDPMCAC2K7 619156	2019 KIA	SPORTAGE LX	02/20/2019	25,687.00	0.00	03/13/2019	25,687.00	0.00	0.00	0.00	0.00
3876559	KNDPMCAC0K7 620323	2019 KIA	SPORTAGE LX	03/04/2019	25,687.00	0.00	04/03/2019	25,687.00	0.00	0.00	0.00	0.00
3876569	KNDPMCAC2K7 620372	2019 KIA	SPORTAGE LX	03/04/2019	25,687.00	0.00	04/10/2019	25,687.00	0.00	0.00	0.00	0.00
3876584	KNDPMCAC6K7 620715	2019 KIA	SPORTAGE LX	03/04/2019	25,960.00	0.00	03/18/2019	25,960.00	0.00	0.00	0.00	0.00
3876593	KNDPMCAC8K7 620716	2019 KIA	SPORTAGE LX	03/04/2019	25,960.00	0.00	06/05/2019	2,034.54	0.00	0.00	0.00	0.00
3881051	KNDPMCAC1K7 620864	2019 KIA	SPORTAGE LX	03/07/2019	25,981.00	0.00	04/25/2019	25,981.00	0.00	0.00	0.00	0.00
3876606	KNDPMCACXK7 620894	2019 KIA	SPORTAGE LX	03/04/2019	25,645.00	0.00	04/01/2019	25,645.00	0.00	0.00	0.00	0.00
3873480	KNDPMCAC7K7 620898	2019 KIA	SPORTAGE LX	02/28/2019	25,645.00	0.00	03/19/2019	25,645.00	0.00	0.00	0.00	0.00
3881046	KNDPMCAC0K7 621679	2019 KIA	SPORTAGE LX	03/07/2019	25,981.00	0.00	04/22/2019	25,981.00	0.00	0.00	0.00	0.00
3905848	KNDPMCAC1K7 623280	2019 KIA	SPORTAGE LX	03/26/2019	25,645.00	0.00	05/17/2019	25,645.00	0.00	0.00	0.00	0.00
3881048	KNDPMCAC0K7 623593	2019 KIA	SPORTAGE LX	03/07/2019	25,687.00	0.00	04/03/2019	25,687.00	0.00	0.00	0.00	0.00
3905859	KNDPMCAC8K7 623776	2019 KIA	SPORTAGE LX	03/26/2019	25,981.00	0.00	04/11/2019	25,981.00	0.00	0.00	0.00	0.00
3881062	KNDPMCACXK7 624699	2019 KIA	SPORTAGE LX	03/07/2019	25,981.00	0.00	05/16/2019	101.75	0.00	0.00	0.00	0.00
3866271	KNDPMCAC7K7 625349	2019 KIA	SPORTAGE LX	02/22/2019	27,194.00	0.00	03/11/2019	27,194.00	0.00	0.00	0.00	0.00
3866258	KNDPMCAC4K7 625363	2019 KIA	SPORTAGE LX	02/22/2019	27,194.00	0.00	03/15/2019	27,194.00	0.00	0.00	0.00	0.00
3905849	KNDPMCAC2K7 625653	2019 KIA	SPORTAGE LX	03/26/2019	25,645.00	0.00	06/10/2019	25,645.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 35

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current	Last Payment		Today's Interest	Accrued Interest	Split Interest
							Principal	Date	Amount			
3903586	KNDPMCAC7K7 625826	2019 KIA	SPORTAGE LX	03/25/2019	25,687.00	0.00	04/17/2019	25,687.00	0.00	0.00	0.00	0.00
3876608	KNDPMCACXK7 626839	2019 KIA	SPORTAGE LX	03/04/2019	27,173.00	0.00	05/02/2019	1,281.50	0.00	0.00	0.00	0.00
3876570	KNDPMCAC2K7 626950	2019 KIA	SPORTAGE LX	03/04/2019	27,173.00	0.00	04/04/2019	27,173.00	0.00	0.00	0.00	0.00
3876589	KNDPMCAC7K7 627155	2019 KIA	SPORTAGE LX	03/04/2019	27,173.00	0.00	03/19/2019	27,173.00	0.00	0.00	0.00	0.00
3876561	KNDPMCAC0K7 627160	2019 KIA	SPORTAGE LX	03/04/2019	27,173.00	0.00	04/03/2019	27,173.00	0.00	0.00	0.00	0.00
3606693	KNDJP3A52K7 629359	2019 KIA	SOUL +	07/23/2018	20,694.00	0.00	11/14/2018	20,694.00	0.00	0.00	0.00	0.00
3946771	KNDPMCAC2L7 629378	2020 KIA	SPORTAGE LX	04/24/2019	25,917.00	0.00	06/07/2019	25,917.00	0.00	0.00	0.00	0.00
3953621	KNDPMCAC5L7 629424	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	05/29/2019	25,917.00	0.00	0.00	0.00	0.00
3953625	KNDPMCAC8L7 629711	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	08/26/2019	987.47	0.00	0.00	0.00	0.00
3956400	KNDPMCAC7L7 629716	2020 KIA	SPORTAGE LX	04/30/2019	25,917.00	0.00	09/06/2019	252.74	0.00	0.00	0.00	0.00
3953618	KNDPMCAC3L7 629776	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	07/31/2019	778.93	0.00	0.00	0.00	0.00
3953622	KNDPMCAC5L7 629777	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	06/20/2019	1,774.59	0.00	0.00	0.00	0.00
3953626	KNDPMCAC9L7 629779	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	06/11/2019	58.75	0.00	0.00	0.00	0.00
3931881	KNDPMCAC1L7 629923	2020 KIA	SPORTAGE LX	04/15/2019	25,917.00	0.00	05/13/2019	25,917.00	0.00	0.00	0.00	0.00
3953619	KNDPMCAC3L7 629924	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	06/25/2019	25,917.00	0.00	0.00	0.00	0.00
3953623	KNDPMCAC7L7 629926	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	07/30/2019	25,917.00	0.00	0.00	0.00	0.00
3956399	KNDPMCAC6L7 630050	2020 KIA	SPORTAGE LX	04/30/2019	25,917.00	0.00	08/16/2019	25,917.00	0.00	0.00	0.00	0.00
3931875	KNDPMCAC0L7 630111	2020 KIA	SPORTAGE LX	04/15/2019	25,917.00	0.00	07/23/2019	25,917.00	0.00	0.00	0.00	0.00
3946774	KNDPMCAC6L7 630114	2020 KIA	SPORTAGE LX	04/24/2019	25,917.00	0.00	06/14/2019	25,917.00	0.00	0.00	0.00	0.00
3946777	KNDPMCAC8L7 630115	2020 KIA	SPORTAGE LX	04/24/2019	25,917.00	0.00	07/30/2019	25,917.00	0.00	0.00	0.00	0.00
3953624	KNDPMCAC7L7 630154	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	07/31/2019	215.57	0.00	0.00	0.00	0.00
3946778	KNDPMCAC9L7 630155	2020 KIA	SPORTAGE LX	04/24/2019	25,917.00	0.00	07/29/2019	25,917.00	0.00	0.00	0.00	0.00
3964630	KNDPMCAC9L7 630348	2020 KIA	SPORTAGE LX	05/07/2019	25,917.00	0.00	06/11/2019	5.46	0.00	0.00	0.00	0.00
3964629	KNDPMCAC7L7 630459	2020 KIA	SPORTAGE LX	05/07/2019	25,917.00	0.00	10/03/2019	568.37	-4.86	5.08	0.00	0.00
3969548	KNDPMCAC9L7 630995	2020 KIA	SPORTAGE LX	05/10/2019	25,917.00	25,917.00		0.00	0.00	9.94	0.00	0.00
3953620	KNDPMCAC4L7 631018	2020 KIA	SPORTAGE LX	04/29/2019	25,917.00	0.00	06/19/2019	1,113.26	0.00	0.00	0.00	0.00
4023492	KNDPMCAC8L7 631359	2020 KIA	SPORTAGE LX	06/20/2019	25,869.00	0.00	08/08/2019	10,845.05	0.00	0.00	0.00	0.00
3606694	KNDJP3A53K7 631458	2019 KIA	SOUL +	07/23/2018	20,694.00	0.00	11/15/2018	20,694.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 36

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: KMNY097 - Nemet Kia

As Of: 10/03/2019

16:45:35

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3964627	KNDP6CAC9L7 631624	2020 KIA	SPORTAGE S	05/07/2019	30,951.00	0.00	07/23/2019	4,153.52	0.00	0.00	0.00	0.00
3956404	KNDPNCAC4L7 631713	2020 KIA	SPORTAGE EX	04/30/2019	33,338.00	0.00	05/30/2019	33,338.00	0.00	0.00	0.00	0.00
3940868	KNDPNCAC2L7 631953	2020 KIA	SPORTAGE EX	04/19/2019	33,338.00	0.00	09/05/2019	823.55	0.00	0.00	0.00	0.00
3964628	KNDPMCAC0L7 632084	2020 KIA	SPORTAGE LX	05/07/2019	27,699.00	0.00	09/12/2019	1,134.43	0.00	0.00	0.00	0.00
3946776	KNDPMCAC7L7 632308	2020 KIA	SPORTAGE LX	04/24/2019	27,699.00	0.00	06/08/2019	27,699.00	0.00	0.00	0.00	0.00
3940865	KNDPMCAC1L7 632353	2020 KIA	SPORTAGE LX	04/19/2019	27,699.00	0.00	08/30/2019	27,699.00	0.00	0.00	0.00	0.00
3956401	KNDPMCAC9L7 632438	2020 KIA	SPORTAGE LX	04/30/2019	27,699.00	27,699.00		0.00	0.00	0.00	10.62	0.00
3931877	KNDPMCAC0L7 632439	2020 KIA	SPORTAGE LX	04/15/2019	27,699.00	0.00	05/23/2019	1,201.41	0.00	0.00	0.00	0.00
3940866	KNDPMCAC3L7 632466	2020 KIA	SPORTAGE LX	04/19/2019	27,699.00	0.00	05/21/2019	27,699.00	0.00	0.00	0.00	0.00
3940875	KNDPNCACXL7 632509	2020 KIA	SPORTAGE EX	04/19/2019	33,338.00	0.00	06/17/2019	1,663.71	0.00	0.00	0.00	0.00
3931878	KNDPMCAC0L7 632523	2020 KIA	SPORTAGE LX	04/15/2019	27,699.00	0.00	05/03/2019	240.94	0.00	0.00	0.00	0.00
3940867	KNDPMCAC9L7 632570	2020 KIA	SPORTAGE LX	04/19/2019	27,699.00	0.00	06/26/2019	27,699.00	0.00	0.00	0.00	0.00
3946790	KNDPNCAC4L7 632585	2020 KIA	SPORTAGE EX	04/24/2019	33,338.00	0.00	08/22/2019	33,338.00	0.00	0.00	0.00	0.00
3946779	KNDPNCAC9L7 632648	2020 KIA	SPORTAGE LX	04/24/2019	27,699.00	0.00	06/12/2019	1,132.14	0.00	0.00	0.00	0.00
3956398	KNDP6CAC8L7 632666	2020 KIA	SPORTAGE S	04/30/2019	30,951.00	30,951.00		0.00	0.00	0.00	11.88	0.00
3946773	KNDPMCAC3L7 632676	2020 KIA	SPORTAGE LX	04/24/2019	27,699.00	0.00	09/04/2019	27,699.00	0.00	0.00	0.00	0.00
3931880	KNDPMCAC0L7 632716	2020 KIA	SPORTAGE LX	04/15/2019	27,699.00	0.00	05/02/2019	27,699.00	0.00	0.00	0.00	0.00
3975821	KNDPMCAC6L7 632722	2020 KIA	SPORTAGE LX	05/15/2019	27,699.00	0.00	08/21/2019	916.53	0.00	0.00	0.00	0.00
3946794	KNDPNCAC9L7 632811	2020 KIA	SPORTAGE EX	04/24/2019	33,338.00	0.00	05/17/2019	2,090.16	0.00	0.00	0.00	0.00
3940859	KNDP6CAC6L7 632858	2020 KIA	SPORTAGE S	04/19/2019	30,951.00	0.00	06/24/2019	30,951.00	0.00	0.00	0.00	0.00
4023494	KNDPMCAC9L7 632889	2020 KIA	SPORTAGE LX	06/20/2019	25,869.00	0.00	09/04/2019	25,869.00	0.00	0.00	0.00	0.00
3971554	KNDP6CACXL7 632944	2020 KIA	SPORTAGE S	05/13/2019	29,089.00	0.00	10/01/2019	29,089.00	0.00	0.00	0.00	0.00
3956405	KNDPNCAC6L7 633320	2020 KIA	SPORTAGE EX	04/30/2019	29,088.00	0.00	07/09/2019	29,088.00	0.00	0.00	0.00	0.00
3956403	KNDPNCAC3L7 633338	2020 KIA	SPORTAGE EX	04/30/2019	29,088.00	0.00	07/02/2019	984.52	0.00	0.00	0.00	0.00
3973840	KNDP6CAC3L7 633501	2020 KIA	SPORTAGE S	05/14/2019	29,089.00	0.00	05/29/2019	29,089.00	0.00	0.00	0.00	0.00
3969545	KNDP6CAC5L7 633516	2020 KIA	SPORTAGE S	05/10/2019	29,089.00	29,089.00		0.00	0.00	0.00	11.16	0.00
3973841	KNDP6CAC4L7 633605	2020 KIA	SPORTAGE S	05/14/2019	29,089.00	0.00	06/17/2019	29,089.00	0.00	0.00	0.00	0.00
3964631	KNDPNCAC4L7 633607	2020 KIA	SPORTAGE EX	05/07/2019	29,088.00	0.00	08/27/2019	29,088.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Page: 37

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: KMYN097 - Nemet Kia

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance: 3,694,333.63

Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
								Date	Amount			
3964626	KNDP6CAC7L7 633680	2020 KIA	SPORTAGE S	05/07/2019	29,089.00	0.00	06/28/2019	29,089.00	0.00	0.00	0.00	0.00
3940872	KNDPNCAC6L7 633723	2020 KIA	SPORTAGE EX	04/19/2019	29,088.00	29,088.00		0.00	0.00	0.00	11.16	0.00
3969547	KNDP6CAC9L7 633762	2020 KIA	SPORTAGE S	05/10/2019	29,089.00	0.00	06/28/2019	29,089.00	0.00	0.00	0.00	0.00
3956402	KNDPNCAC2L7 633766	2020 KIA	SPORTAGE EX	04/30/2019	29,088.00	0.00	06/14/2019	1,531.56	0.00	0.00	0.00	0.00
3956406	KNDPNCAC6L7 633835	2020 KIA	SPORTAGE EX	04/30/2019	29,088.00	0.00	07/26/2019	29,088.00	0.00	0.00	0.00	0.00
3971553	KNDP6CAC9L7 633891	2020 KIA	SPORTAGE S	05/13/2019	29,089.00	0.00	09/24/2019	1,643.34	0.00	0.00	0.00	0.00
3969544	KNDP6CAC2L7 634445	2020 KIA	SPORTAGE S	05/10/2019	29,089.00	0.00	08/20/2019	29,089.00	0.00	0.00	0.00	0.00
3969546	KNDP6CAC6L7 634562	2020 KIA	SPORTAGE S	05/10/2019	29,089.00	29,089.00		0.00	0.00	0.00	11.16	0.00
4023495	KNDPMCAC9L7 640748	2020 KIA	SPORTAGE LX	06/20/2019	25,869.00	0.00	07/03/2019	25,869.00	0.00	0.00	0.00	0.00
4033706	KNDPMCAC9L7 642077	2020 KIA	SPORTAGE LX	06/27/2019	25,869.00	0.00	07/08/2019	2,130.06	0.00	0.00	0.00	0.00
4033707	KNDPMCACXL7 643061	2020 KIA	SPORTAGE LX	06/27/2019	25,869.00	0.00	07/18/2019	25,869.00	0.00	0.00	0.00	0.00
4023496	KNDPMCACXL7 643254	2020 KIA	SPORTAGE LX	06/20/2019	25,869.00	0.00	07/30/2019	25,869.00	0.00	0.00	0.00	0.00
3969549	KNDPNCAC4L7 643960	2020 KIA	SPORTAGE EX	05/10/2019	33,338.00	33,338.00		0.00	0.00	0.00	12.78	0.00
3614350	KNDJP3A58K7 646358	2019 KIA	SOUL +	07/30/2018	21,063.00	0.00	01/14/2019	21,063.00	0.00	0.00	0.00	0.00
3931863	KNDP6CAC3L7 647530	2020 KIA	SPORTAGE S	04/15/2019	28,118.00	0.00	05/14/2019	28,118.00	0.00	0.00	0.00	0.00
3931865	KNDP6CAC4L7 648749	2020 KIA	SPORTAGE S	04/15/2019	28,118.00	0.00	05/06/2019	1,435.04	0.00	0.00	0.00	0.00
3964632	KNDPRCA64L7 649045	2020 KIA	SPORTAGE SX	05/07/2019	35,020.00	0.00	05/28/2019	1,557.08	0.00	0.00	0.00	0.00
3931866	KNDP6CAC4L7 650288	2020 KIA	SPORTAGE S	04/15/2019	30,951.00	0.00	06/13/2019	30,951.00	0.00	0.00	0.00	0.00
3931867	KNDP6CAC7L7 650544	2020 KIA	SPORTAGE S	04/15/2019	28,118.00	0.00	09/19/2019	681.66	0.00	0.00	0.00	0.00
3940856	KNDP6CAC1L7 651401	2020 KIA	SPORTAGE S	04/19/2019	28,118.00	0.00	08/05/2019	139.13	0.00	0.00	0.00	0.00
3621220	KNDJP3A51K7 651482	2019 KIA	SOUL +	08/03/2018	21,063.00	0.00	11/05/2018	21,063.00	0.00	0.00	0.00	0.00
3634348	KNDJX3AA1K7 653231	2019 KIA	SOUL I	08/16/2018	23,443.00	0.00	10/09/2018	23,443.00	0.00	0.00	0.00	0.00
3641112	KNDJN2A21K7 661029	2019 KIA	SOUL	08/22/2018	18,823.00	0.00	10/09/2018	18,823.00	0.00	0.00	0.00	0.00
3645895	KNDJN2A28K7 661349	2019 KIA	SOUL	08/27/2018	18,823.00	0.00	10/30/2018	18,823.00	0.00	0.00	0.00	0.00
4033705	KNDPMCAC2L7 661618	2020 KIA	SPORTAGE LX	06/27/2019	27,583.00	0.00	08/09/2019	27,583.00	0.00	0.00	0.00	0.00
3743870	KNDJP3A56K7 662560	2019 KIA	SOUL +	11/14/2018	24,344.00	0.00	02/01/2019	24,344.00	0.00	0.00	0.00	0.00
4023493	KNDPMCAC8L7 662787	2020 KIA	SPORTAGE LX	06/20/2019	27,583.00	0.00	08/27/2019	27,583.00	0.00	0.00	0.00	0.00
3993932	KNDPMCAC4L7 663032	2020 KIA	SPORTAGE LX	05/29/2019	27,583.00	0.00	09/30/2019	1,418.35	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 38

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
4040520	KNDP6CAC1L7 663807	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
4049439	KNDP6CAC8L7 663898	2020 KIA	SPORTAGE S	07/10/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
3653913	KNDJN2A21K7 664044	2019 KIA	SOUL	09/04/2018	18,823.00	0.00	11/13/2018	18,823.00	0.00	0.00	0.00	
3656526	KNDJN2A21K7 664903	2019 KIA	SOUL	09/05/2018	18,823.00	0.00	10/29/2018	18,823.00	0.00	0.00	0.00	
3653921	KNDJN2A23K7 664904	2019 KIA	SOUL	09/04/2018	18,823.00	0.00	10/11/2018	18,823.00	0.00	0.00	0.00	
3648084	KNDJN2A20K7 664942	2019 KIA	SOUL	08/28/2018	18,823.00	0.00	11/27/2018	18,823.00	0.00	0.00	0.00	
3969550	KNDPRCA63L7 665088	2020 KIA	SPORTAGE SX	05/10/2019	35,020.00	0.00	07/24/2019	35,020.00	0.00	0.00	0.00	
4040519	KNDP6CAC0L7 665239	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	0.00	08/30/2019	28,044.00	0.00	0.00	0.00	
4040525	KNDP6CAC5L7 665415	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
3648103	KNDJN2A23K7 665938	2019 KIA	SOUL	08/28/2018	18,823.00	0.00	11/09/2018	18,823.00	0.00	0.00	0.00	
3650000	KNDJN2A2XK7 666391	2019 KIA	SOUL	08/29/2018	18,823.00	0.00	12/11/2018	18,823.00	0.00	0.00	0.00	
3645883	KNDJN2A25K7 666394	2019 KIA	SOUL	08/27/2018	18,823.00	0.00	11/07/2018	18,823.00	0.00	0.00	0.00	
3993933	KNDPMCAC8L7 666452	2020 KIA	SPORTAGE LX	05/29/2019	27,583.00	0.00	08/21/2019	27,583.00	0.00	0.00	0.00	
4040522	KNDP6CAC2L7 666747	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
4049435	KNDP6CAC0L7 666939	2020 KIA	SPORTAGE S	07/10/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
4040527	KNDP6CACXL7 667337	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
4040521	KNDP6CAC1L7 667338	2020 KIA	SPORTAGE S	07/02/2019	28,044.00	28,044.00		0.00	0.00	10.76	0.00	
3712834	KNDJP3A53K7 671460	2019 KIA	SOUL +	10/23/2018	21,063.00	0.00	11/13/2018	21,063.00	0.00	0.00	0.00	
3743872	KNDJP3A57K7 671851	2019 KIA	SOUL +	11/14/2018	24,344.00	0.00	06/20/2019	1,150.87	0.00	0.00	0.00	
3764288	KNDJN2A28K7 676269	2019 KIA	SOUL	12/03/2018	18,781.00	0.00	04/09/2019	18,781.00	0.00	0.00	0.00	
4040524	KNDP6CAC4L7 680214	2020 KIA	SPORTAGE S	07/02/2019	30,877.00	0.00	07/16/2019	30,877.00	0.00	0.00	0.00	
4049438	KNDP6CAC7L7 680417	2020 KIA	SPORTAGE S	07/10/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4040526	KNDP6CAC8L7 680877	2020 KIA	SPORTAGE S	07/02/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4040528	KNDP6CACXL7 681433	2020 KIA	SPORTAGE S	07/02/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4049437	KNDP6CAC6L7 681445	2020 KIA	SPORTAGE S	07/10/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4049436	KNDP6CAC2L7 681460	2020 KIA	SPORTAGE S	07/10/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4059893	KNDP6CAC6L7 681624	2020 KIA	SPORTAGE S	07/18/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	
4040523	KNDP6CAC3L7 681676	2020 KIA	SPORTAGE S	07/02/2019	30,877.00	30,877.00		0.00	0.00	11.84	0.00	

Report ID: TRIAL2

Page: 39

Cost Center: 44009

10/03/2019

Dealer: KMNY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
4023497	KNDPNCAC5L7 686770	2020 KIA	SPORTAGE EX	06/20/2019	29,020.00	0.00	29,020.00	08/16/2019	29,020.00	0.00	0.00	0.00
4023498	KNDPNCACXL7 687381	2020 KIA	SPORTAGE EX	06/20/2019	29,020.00	29,020.00	0.00	05/08/2019	18,823.00	0.00	11.14	0.00
4059892	KNDPNCAC5L7 687675	2020 KIA	SPORTAGE EX	07/18/2019	29,020.00	29,020.00	0.00	02/28/2019	18,823.00	0.00	11.14	0.00
3755827	KNDJN2A22K7 691897	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	04/18/2019	18,823.00	0.00	0.00	0.00
3755854	KNDJN2A27K7 693287	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	05/08/2019	18,823.00	0.00	0.00	0.00
3755846	KNDJN2A26K7 693295	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	05/20/2019	112.06	0.00	0.00	0.00
3769520	KNDJN2A22K7 693763	2019 KIA	SOUL	12/07/2018	18,823.00	0.00	0.00	05/20/2019	2,930.10	0.00	0.00	0.00
3755856	KNDJN2A27K7 693774	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	03/18/2019	26,302.00	0.00	0.00	0.00
3755869	KNDJP3A52K7 693952	2019 KIA	SOUL +	11/27/2018	26,302.00	0.00	0.00	09/05/2019	4,212.27	0.00	0.00	0.00
3763313	KNDJN2A29K7 694294	2019 KIA	SOUL	12/03/2018	19,982.00	0.00	0.00	03/04/2019	19,982.00	0.00	0.00	0.00
3763311	KNDJN2A28K7 694898	2019 KIA	SOUL	12/03/2018	19,982.00	0.00	0.00	05/16/2019	1,439.91	0.00	0.00	0.00
3767016	KNDJP3A58K7 695172	2019 KIA	SOUL +	12/05/2018	26,302.00	0.00	0.00	05/17/2019	20,694.00	0.00	0.00	0.00
3767012	KNDJP3A56K7 696062	2019 KIA	SOUL +	12/05/2018	20,694.00	0.00	0.00	01/18/2019	20,694.00	0.00	0.00	0.00
3763315	KNDJP3A51K7 696065	2019 KIA	SOUL +	12/03/2018	20,694.00	0.00	0.00	01/07/2019	20,694.00	0.00	0.00	0.00
3767008	KNDJP3A54K7 696125	2019 KIA	SOUL +	12/05/2018	20,694.00	0.00	0.00	01/28/2019	20,694.00	0.00	0.00	0.00
3767018	KNDJP3A5XK7 696128	2019 KIA	SOUL +	12/05/2018	20,694.00	0.00	0.00	11/16/2018	20,694.00	0.00	0.00	0.00
3606692	KNDJP3A51K7 908348	2019 KIA	SOUL +	07/23/2018	20,694.00	0.00	0.00	11/06/2018	23,443.00	0.00	0.00	0.00
3614358	KNDJX3AA4K7 908504	2019 KIA	SOUL !	07/30/2018	23,443.00	0.00	0.00	12/10/2018	18,823.00	0.00	0.00	0.00
3753390	KNDJN2A24K7 917101	2019 KIA	SOUL	11/23/2018	18,823.00	0.00	0.00	05/08/2019	18,823.00	0.00	0.00	0.00
Customer Name: GENSTERBLUM, J												
3753401	KNDJN2A26K7 917116	2019 KIA	SOUL	11/23/2018	18,823.00	0.00	0.00	01/16/2019	18,823.00	0.00	0.00	0.00
3753388	KNDJN2A23K7 917154	2019 KIA	SOUL	11/23/2018	18,823.00	0.00	0.00	04/25/2019	18,823.00	0.00	0.00	0.00
3753375	KNDJN2A20K7 917161	2019 KIA	SOUL	11/23/2018	18,823.00	0.00	0.00	01/30/2019	18,823.00	0.00	0.00	0.00
3755832	KNDJN2A22K7 917176	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	02/07/2019	18,823.00	0.00	0.00	0.00
3755835	KNDJN2A23K7 917204	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	05/09/2019	18,823.00	0.00	0.00	0.00
3755825	KNDJN2A21K7 917251	2019 KIA	SOUL	11/27/2018	18,823.00	0.00	0.00	12/18/2018	18,823.00	0.00	0.00	0.00
3753413	KNDJN2A29K7 917319	2019 KIA	SOUL	11/23/2018	18,823.00	0.00	0.00	03/01/2019	18,823.00	0.00	0.00	0.00
3763288	KNDJN2A20K7 917323	2019 KIA	SOUL	12/03/2018	18,823.00	0.00	0.00	05/08/2019	18,823.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 40

Cost Center: 44009

10/03/2019

Dealer: KMMY097 - Nemet Kia

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	3,694,333.63
Today's Interest	-4.86	Past Due Interest	32,699.53	Base Rate	5.0000 %	Credit Limit	9,050,000.00	
Accrued Interest	1,418.42	Past Due Principal	8,719.80	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	56,999.53	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:20	Prepaid Items	0.00	Available Credit	5,355,666.37	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3769543	KNDJN2A23K7 917994	2019 KIA	SOUL	12/07/2018	18,823.00	0.00	04/29/2019	18,823.00	0.00	0.00	0.00	0.00
3769580	KNDJN2A29K7 917997	2019 KIA	SOUL	12/07/2018	18,823.00	0.00	01/28/2019	18,823.00	0.00	0.00	0.00	0.00
3775752	KNDJN2A29K7 918602	2019 KIA	SOUL	12/12/2018	18,823.00	0.00	01/22/2019	18,823.00	0.00	0.00	0.00	0.00
3775722	KNDJN2A22K7 918604	2019 KIA	SOUL	12/12/2018	18,823.00	0.00	02/13/2019	18,823.00	0.00	0.00	0.00	0.00
<b>Subtotal New Kia Vehicles</b>				1058 Items	29,580,285.00	3,559,367.00				-4.86	1,370.50	0.00

## LOANS FOR COLLATERAL TYPE: Program Vehicles

	Base Rate	PRIME	5.00000%	Variance	Credit Limit:	0.00 ** Sublimit **						
3826982	5XXGT4L15GG 004426	2016 KIA	OPTIMA LX	01/22/2019	13,848.00	0.00	02/13/2019	13,848.00	0.00	0.00	0.00	0.00
3907467	5XYPG4A3XGG 006936	2016 KIA	SORENTO LX	03/26/2019	13,340.00	0.00	04/08/2019	13,340.00	0.00	0.00	0.00	0.00
3847582	5XXGU4L30GG 007376	2016 KIA	OPTIMA EX	02/06/2019	14,686.00	0.00	02/21/2019	14,686.00	0.00	0.00	0.00	0.00
3834179	5XXGT4L33GG 026362	2016 KIA	OPTIMA LX	01/28/2019	13,067.00	0.00	02/13/2019	13,067.00	0.00	0.00	0.00	0.00
3897335	5XXGU4L34GG 054412	2016 KIA	OPTIMA EX	03/19/2019	17,475.00	0.00	04/02/2019	17,475.00	0.00	0.00	0.00	0.00
3890851	5XYPGDA33GG 107641	2016 KIA	SORENTO LX	03/14/2019	17,005.00	0.00	04/10/2019	17,005.00	0.00	0.00	0.00	0.00
3808989	5XYPKDA5XGG 116899	2016 KIA	SORENTO SX	01/03/2019	28,569.00	0.00	06/05/2019	28,569.00	0.00	0.00	0.00	0.00
3936363	KNDMC5C1XGG 169699	2016 KIA	SEDONA EX	04/16/2019	17,161.00	0.00	04/25/2019	17,161.00	0.00	0.00	0.00	0.00
3691185	KNDJP3A5XG7 277395	2016 KIA		10/03/2018	11,990.00	0.00	10/11/2018	11,990.00	0.00	0.00	0.00	0.00
3918478	KNDJP3A59G7 350515	2016 KIA	SOUL +	04/03/2019	18,954.00	0.00	04/17/2019	18,954.00	0.00	0.00	0.00	0.00
3943757	5XXGN4A73FG 494882	2015 KIA	OPTIMA EX	04/22/2019	10,986.00	0.00	04/29/2019	10,986.00	0.00	0.00	0.00	0.00
3738876	5XXGM4A76FG 497035	2015 KIA	OPTIMA LX	11/09/2018	10,625.00	0.00	11/27/2018	10,625.00	0.00	0.00	0.00	0.00
3914975	5XXGR4A66FG 508074	2015 KIA	OPTIMA SX	04/01/2019	20,242.00	0.00	04/03/2019	20,242.00	0.00	0.00	0.00	0.00
3860851	KNDPBCACXF7 705715	2015 KIA	SPORTAGE LX	02/19/2019	11,938.00	0.00	03/12/2019	11,938.00	0.00	0.00	0.00	0.00
3758248	KNDJX3A55G7 824461	2016 KIA	SOUL I	11/27/2018	14,729.00	0.00	12/18/2018	14,729.00	0.00	0.00	0.00	0.00
<b>Subtotal Program Vehicles</b>				15 Items	234,615.00	0.00				0.00	0.00	0.00
<b>Dealer Totals:</b>				1081 Items	30,035,548.80	3,694,333.63				-4.86	1,418.42	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 41

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
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## LOANS FOR COLLATERAL TYPE: Service Loaners

	Base Rate	PRIME	5.00000%	Variance	2.00000%	Credit Limit:	150,000.00 ** Sublimit **					
3630681	5NPE34AF6JH 602221	2018 HYUN	SEL284B2	08/13/2018	21,482.10	0.00	01/10/2019	16,708.30	0.00	0.00	0.00	0.00
3976076	5NPE24AFXKH 728957	2019 HYUN	SE 284H2	05/15/2019	22,722.00	22,040.34	08/12/2019	227.22	0.00	8.46	0.00	0.00
3976077	5NPE24AF5KH 731667	2019 HYUN	SE 284H2	05/15/2019	22,722.00	19,995.36	08/12/2019	2,272.20	0.00	7.66	0.00	0.00

## Subtotal Service Loaners

3 Items

66,926.10

42,035.70

0.00

16.12

0.00

## LOANS FOR COLLATERAL TYPE: New Hyundai Vehicles

	Base Rate	PRIME	5.00000%	Variance	2.00000%	Credit Limit:	5,800,000.00 ** Sublimit **					
3808730	KMHT36AH8KU 001108	2019 HYUN	VELOSTER N	01/02/2019	27,221.00	0.00	07/03/2019	27,221.00	0.00	0.00	0.00	0.00
3987679	KM8J3CAL1KU 001218	2019 HYUN	TUCSON LIMIT	05/23/2019	27,712.00	0.00	06/21/2019	5,771.82	0.00	0.00	0.00	0.00
3991720	KM8J2CA46KU 001484	2019 HYUN	TUCSON SE	05/24/2019	25,513.00	0.00	06/25/2019	703.26	0.00	0.00	0.00	0.00
3608672	5NMS2CAD6KH 002098	2019 HYUN	SANTA FE SE	07/23/2018	27,790.00	0.00	11/05/2018	27,790.00	0.00	0.00	0.00	0.00
3987680	KM8J3CAL7KU 003748	2019 HYUN	TUCSON LIMIT	05/23/2019	27,771.00	0.00	06/19/2019	2,490.30	0.00	0.00	0.00	0.00
3991721	KM8J3CA40KU 005057	2019 HYUN	TUCSON LIMIT	05/24/2019	26,977.00	0.00	06/25/2019	2,696.84	0.00	0.00	0.00	0.00
3991722	KM8J3CA41KU 005178	2019 HYUN	TUCSON LIMIT	05/24/2019	26,943.00	0.00	06/19/2019	1,844.03	0.00	0.00	0.00	0.00
3984066	KM8J2CA48KU 005844	2019 HYUN	TUCSON SE	05/21/2019	25,567.00	0.00	07/10/2019	25,567.00	0.00	0.00	0.00	0.00
3443073	3KPC24A36JE 006076	2018 HYUN	ACCENT SEL	03/12/2018	16,798.00	0.00	11/28/2018	16,798.00	0.00	0.00	0.00	0.00
Customer Name: PELAN, K.												
3984077	KM8J3CA45KU 006348	2019 HYUN	TUCSON LIMIT	05/20/2019	26,908.00	0.00	05/31/2019	26,908.00	0.00	0.00	0.00	0.00
3607026	5NMS3CAD3KH 006350	2019 HYUN	SANTA FE SEL	07/20/2018	31,669.00	0.00	08/08/2019	28,502.10	0.00	0.00	0.00	0.00
3984076	KM8J3CA42KU 006419	2019 HYUN	TUCSON LIMIT	05/20/2019	26,796.00	0.00	05/28/2019	26,796.00	0.00	0.00	0.00	0.00
3608749	5NMS3CAD7KH 007291	2019 HYUN	SANTA FE SEL	07/23/2018	29,671.00	0.00	01/22/2019	29,671.00	0.00	0.00	0.00	0.00
4005461	KM8J3CAL8KU 008960	2019 HYUN	TUCSON LIMIT	06/06/2019	27,749.00	0.00	08/21/2019	1,013.52	0.00	0.00	0.00	0.00
3984068	KM8J3CAL5KU 008995	2019 HYUN	TUCSON LIMIT	05/21/2019	27,818.00	0.00	06/17/2019	27,818.00	0.00	0.00	0.00	0.00
4027358	KM8J3CAL7KU 009002	2019 HYUN	TUCSON LIMIT	06/21/2019	32,128.00	0.00	08/15/2019	3,026.66	0.00	0.00	0.00	0.00
3712004	KMHTH6AB8KU 009612	2019 HYUN	VELOSTER TUR	10/22/2018	25,548.00	0.00	11/09/2018	25,548.00	0.00	0.00	0.00	0.00
4019834	KM8J3CA4XKU 012100	2019 HYUN	TUCSON LIMIT	06/17/2019	26,802.00	0.00	07/23/2019	2,850.04	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 42

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3683976	KMHTG6AF0KU 012168	2019 HYUN	VELOSTER BAS	09/26/2018	20,093.00	0.00	09/06/2019	20,093.00	0.00	0.00	0.00	0.00
3682127	KMHTG6AF8KU 012239	2019 HYUN	VELOSTER BAS	09/25/2018	20,093.00	0.00	04/19/2019	20,093.00	0.00	0.00	0.00	0.00
3952124	KMHTH6ABXKU 012463	2019 HYUN	VELOSTER TUR	04/26/2019	27,969.00	0.00	05/03/2019	27,969.00	0.00	0.00	0.00	0.00
3984064	KM8J2CA42KU 012725	2019 HYUN	TUCSON SE	05/21/2019	25,521.00	0.00	06/14/2019	25,521.00	0.00	0.00	0.00	0.00
3984065	KM8J2CA44KU 012919	2019 HYUN	TUCSON SE	05/21/2019	25,509.00	0.00	06/19/2019	25,509.00	0.00	0.00	0.00	0.00
3619001	5NMS5CAA5KH 012957	2019 HYUN	SANTA FE LIM	07/31/2018	35,726.00	0.00	10/29/2018	35,726.00	0.00	0.00	0.00	0.00
3997324	KM8J2CA47KU 013000	2019 HYUN	TUCSON SE	05/31/2019	25,522.00	0.00	07/25/2019	25,522.00	0.00	0.00	0.00	0.00
3997325	KM8J3CA47KU 013091	2019 HYUN	TUCSON LIMIT	05/31/2019	26,860.00	0.00	07/12/2019	26,860.00	0.00	0.00	0.00	0.00
3705607	KMHTG6AF4KU 013694	2019 HYUN	VELOSTER BAS	10/15/2018	20,093.00	0.00	01/10/2019	20,093.00	0.00	0.00	0.00	0.00
3705609	KMHTG6AF4KU 013730	2019 HYUN	VELOSTER BAS	10/15/2018	23,093.00	0.00	03/25/2019	23,093.00	0.00	0.00	0.00	0.00
3984067	KM8J2CA49KU 013869	2019 HYUN	TUCSON SE	05/21/2019	25,522.00	0.00	06/17/2019	956.65	0.00	0.00	0.00	0.00
3751183	KMHTH6AB5KU 014119	2019 HYUN	VELOSTER TUR	11/19/2018	25,491.00	0.00	04/05/2019	25,491.00	0.00	0.00	0.00	0.00
3744663	KMHTH6AB9KU 014334	2019 HYUN	VELOSTER TUR	11/13/2018	25,491.00	0.00	12/17/2018	25,491.00	0.00	0.00	0.00	0.00
3744657	KMHTG6AF9KU 014341	2019 HYUN	VELOSTER BAS	11/13/2018	20,093.00	0.00	05/31/2019	20,093.00	0.00	0.00	0.00	0.00
3744656	KMHTG6AF7KU 014452	2019 HYUN	VELOSTER BAS	11/13/2018	23,093.00	0.00	03/22/2019	23,093.00	0.00	0.00	0.00	0.00
3997323	KM8J2CA46KH 014722	2019 HYUN	TUCSON SE	05/31/2019	25,403.00	0.00	09/11/2019	311.03	0.00	0.00	0.00	0.00
3620249	5NMS5CAAXKH 017135	2019 HYUN	SANTA FE LIM	08/01/2018	38,746.00	0.00	11/26/2018	38,746.00	0.00	0.00	0.00	0.00
3634692	5NMS3CAD9KH 017868	2019 HYUN	SANTA FE SEL	08/15/2018	29,646.00	0.00	03/26/2019	29,646.00	0.00	0.00	0.00	0.00
4027359	KM8J3CAL8KU 018890	2019 HYUN	TUCSON LIMIT	06/21/2019	32,304.00	0.00	07/24/2019	1,726.04	0.00	0.00	0.00	0.00
4033710	KM8J3CA44KU 020015	2019 HYUN	TUCSON LIMIT	06/26/2019	26,802.00	26,802.00		0.00	0.00	10.28	0.00	
4005460	KM8J2CA44KU 020177	2019 HYUN	TUCSON SE	06/06/2019	25,403.00	0.00	07/18/2019	25,403.00	0.00	0.00	0.00	0.00
4027360	KMHTH6AB9KU 020425	2019 HYUN	VELOSTER TUR	06/21/2019	25,669.00	0.00	07/06/2019	25,669.00	0.00	0.00	0.00	0.00
3639519	5NMS5CAD7KH 020696	2019 HYUN	SANTA FE LIM	08/20/2018	36,918.00	0.00	11/07/2018	36,918.00	0.00	0.00	0.00	0.00
4053131	KMHTG6AF9LU 020951	2020 HYUN	VELOSTER BAS	07/11/2019	20,331.00	20,331.00		0.00	0.00	7.80	0.00	
3637582	5NMS5CAA7KH 021854	2019 HYUN	SANTA FE LIM	08/17/2018	38,746.00	0.00	11/29/2018	38,746.00	0.00	0.00	0.00	0.00
Customer Name: TAGLIAFERRO, J												
4051226	KMHTH6AB0LU 022260	2020 HYUN	VELOSTER TUR	07/10/2019	23,377.00	0.00	07/29/2019	23,377.00	0.00	0.00	0.00	0.00
4005459	KM8J2CA42KU 022445	2019 HYUN	TUCSON SE	06/06/2019	25,542.00	0.00	09/13/2019	1,258.69	0.00	0.00	0.00	0.00

## Hyundai Capital America

Page: 43

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: NY055 - Nemet Hyundai

**TRIAL BALANCE**

As Of: 10/03/2019

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3651589	5NMS3CAD5KH 022498	2019 HYUN	SANTA FE SEL	08/29/2018	29,646.00	0.00	12/03/2018	29,646.00	0.00	0.00	0.00	0.00
Customer Name: RODRIGUEZ DIAZ, J												
3639488	5NMS5CAA3KH 022645	2019 HYUN	SANTA FE LIM	08/20/2018	38,491.00	0.00	11/09/2018	38,491.00	0.00	0.00	0.00	0.00
3665736	5NMS3CADXKH 022710	2019 HYUN	SANTA FE SEL	09/12/2018	29,646.00	0.00	05/15/2019	651.49	0.00	0.00	0.00	0.00
3975897	KM8K33AG9KU 023913	2019 HYUN	KONA LIMITED	05/14/2019	42,046.00	42,046.00		0.00	0.00	16.12	0.00	
3868463	KM8K33AG3KU 024832	2019 HYUN	KONA LIMITED	02/22/2019	41,641.00	41,641.00		0.00	0.00	15.98	0.00	
3975896	KM8K33AG8KU 024986	2019 HYUN	KONA LIMITED	05/14/2019	42,046.00	0.00	06/11/2019	2,241.07	0.00	0.00	0.00	
4027353	KM8J3CA43KU 025089	2019 HYUN	TUCSON LIMIT	06/21/2019	26,800.00	0.00	07/26/2019	6,412.07	0.00	0.00	0.00	
4027354	KM8J3CA46KU 025314	2019 HYUN	TUCSON LIMIT	06/21/2019	26,912.00	0.00	07/17/2019	1,012.69	0.00	0.00	0.00	
3975898	KM8K53AGXKU 025356	2019 HYUN	KONA ULTIMAT	05/14/2019	45,187.00	0.00	08/01/2019	45,187.00	0.00	0.00	0.00	
3651591	5NMS3CAD6KH 025488	2019 HYUN	SANTA FE SEL	08/29/2018	29,646.00	0.00	03/05/2019	29,646.00	0.00	0.00	0.00	
4027356	KM8J3CAL1KU 025910	2019 HYUN	TUCSON LIMIT	06/21/2019	33,236.00	0.00	07/19/2019	33,236.00	0.00	0.00	0.00	
3651587	5NMS3CAD1KH 026421	2019 HYUN	SANTA FE SEL	08/29/2018	31,768.00	0.00	03/01/2019	31,768.00	0.00	0.00	0.00	
3659620	5NMS5CAD4KH 026794	2019 HYUN	SANTA FE LIM	09/06/2018	34,438.00	0.00	10/11/2018	34,438.00	0.00	0.00	0.00	
4027357	KM8J3CAL4KU 027120	2019 HYUN	TUCSON LIMIT	06/21/2019	30,678.00	0.00	07/25/2019	1,831.82	0.00	0.00	0.00	
4027355	KM8J3CA49KU 027395	2019 HYUN	TUCSON LIMIT	06/21/2019	26,915.00	0.00	07/29/2019	1,180.09	0.00	0.00	0.00	
3677668	5NMS2CADXKH 027585	2019 HYUN	SANTA FE SE	09/21/2018	27,704.00	0.00	11/14/2018	27,704.00	0.00	0.00	0.00	
3677686	5NMS3CAD0KH 027706	2019 HYUN	SANTA FE SEL	09/21/2018	29,609.00	0.00	01/04/2019	29,609.00	0.00	0.00	0.00	
4051213	KM8J3CAL2KU 027858	2019 HYUN	TUCSON LIMIT	07/10/2019	32,280.00	0.00	07/30/2019	2,290.26	0.00	0.00	0.00	
4033711	KM8J3CAL8KU 028058	2019 HYUN	TUCSON LIMIT	06/26/2019	30,523.00	0.00	07/10/2019	1,821.94	0.00	0.00	0.00	
4059889	KM8R2DHE2LU 030036	2020 HYUN	PALISADE SEL	07/17/2019	35,130.00	0.00	09/17/2019	35,130.00	0.00	0.00	0.00	
3991725	KM8K33AG4KU 030333	2019 HYUN	KONA LIMITED	05/24/2019	42,022.00	0.00	08/16/2019	3,851.84	0.00	0.00	0.00	
3683504	5NMS5CAA5KH 030424	2019 HYUN	SANTA FE LIM	09/26/2018	38,671.00	0.00	12/27/2018	38,671.00	0.00	0.00	0.00	
4033714	KM8J3CALXKU 030507	2019 HYUN	TUCSON LIMIT	06/26/2019	30,577.00	0.00	07/18/2019	30,577.00	0.00	0.00	0.00	
4056850	KM8J3CAL8KU 030523	2019 HYUN	TUCSON LIMIT	07/15/2019	30,523.00	0.00	08/02/2019	30,523.00	0.00	0.00	0.00	
3991726	KM8K33AG7KU 030665	2019 HYUN	KONA LIMITED	05/24/2019	42,022.00	0.00	06/19/2019	42,022.00	0.00	0.00	0.00	
4005463	KM8K33AG5KU 030924	2019 HYUN	KONA LIMITED	06/06/2019	42,046.00	42,046.00		0.00	0.00	16.12	0.00	
4056849	KM8J3CAL2KU 031165	2019 HYUN	TUCSON LIMIT	07/15/2019	33,056.00	0.00	08/26/2019	1,444.06	0.00	0.00	0.00	

Report ID: TRIAL2

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

Cost Center: 44009

Dealer: NY055 - Nemet Hyundai

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3984081	KM8K23AG5KU 031610	2019 HYUN	KONA SEL	05/20/2019	37,836.00	0.00	07/08/2019	2,720.60	0.00	0.00	0.00	0.00
3672745	5NMS3CAD4KH 033315	2019 HYUN	SANTA FE SEL	09/18/2018	31,727.00	0.00	07/25/2019	58.45	0.00	0.00	0.00	0.00
3672779	5NMS5CADXKH 033538	2019 HYUN	SANTA FE LIM	09/18/2018	37,073.00	0.00	10/10/2018	37,073.00	0.00	0.00	0.00	0.00
3674471	5NMS3CAD0KH 033876	2019 HYUN	SANTA FE SEL	09/19/2018	29,646.00	0.00	02/12/2019	29,646.00	0.00	0.00	0.00	0.00
3674476	5NMS3CAD4KH 034092	2019 HYUN	SANTA FE SEL	09/19/2018	29,646.00	0.00	02/01/2019	29,646.00	0.00	0.00	0.00	0.00
4061472	KM8R5DHE6LU 034114	2020 HYUN	PALISADE LIM	07/18/2019	45,818.00	0.00	07/31/2019	45,818.00	0.00	0.00	0.00	0.00
4033712	KM8J3CAL8KU 034474	2019 HYUN	TUCSON LIMIT	06/26/2019	33,081.00	0.00	08/02/2019	509.58	0.00	0.00	0.00	0.00
3583298	3KPC24A3XJE 034592	2018 HYUN	ACCENT SEL	06/29/2018	16,798.00	0.00	11/07/2018	16,798.00	0.00	0.00	0.00	0.00
3594531	3KPC24A32JE 034618	2018 HYUN	ACCENT SE	07/10/2018	16,798.00	0.00	12/07/2018	16,798.00	0.00	0.00	0.00	0.00
3674473	5NMS3CAD1KH 034745	2019 HYUN	SANTA FE SEL	09/19/2018	29,588.00	0.00	10/16/2018	29,588.00	0.00	0.00	0.00	0.00
3676160	5NMS3CAD1KH 035278	2019 HYUN	SANTA FE SEL	09/20/2018	29,588.00	0.00	11/16/2018	29,588.00	0.00	0.00	0.00	0.00
3695322	KMHC75LH4KU 035896	2019 HYUN	IONIQ	10/05/2018	30,031.00	0.00	08/05/2019	1,687.72	0.00	0.00	0.00	0.00
4056848	KM8J3CA47KU 037407	2019 HYUN	TUCSON LIMIT	07/15/2019	26,708.00	0.00	08/06/2019	15,385.82	0.00	0.00	0.00	0.00
4033709	KM8J2CA43KU 037567	2019 HYUN	TUCSON SE	06/26/2019	25,367.00	0.00	08/07/2019	25,367.00	0.00	0.00	0.00	0.00
4051212	KM8J3CA40KU 037801	2019 HYUN	TUCSON LIMIT	07/10/2019	26,759.00	0.00	08/06/2019	2,151.23	0.00	0.00	0.00	0.00
4005465	KMHC05LH5KU 037824	2019 HYUN	IONIQ LIMITE	06/08/2019	36,438.00	36,438.00		0.00	0.00	0.00	13.98	0.00
4056852	KM8R4DHE1LU 038140	2020 HYUN	PALISADE SEL	07/15/2019	41,532.00	0.00	08/06/2019	41,532.00	0.00	0.00	0.00	0.00
4061463	KM8J3CA42KU 038299	2019 HYUN	TUCSON LIMIT	07/18/2019	26,860.00	0.00	09/17/2019	1,835.00	0.00	0.00	0.00	0.00
4056845	KM8J3CA42KU 038898	2019 HYUN	TUCSON LIMIT	07/15/2019	26,759.00	0.00	09/16/2019	1,533.88	0.00	0.00	0.00	0.00
4056847	KM8J3CA46KU 038919	2019 HYUN	TUCSON LIMIT	07/15/2019	26,691.00	0.00	09/05/2019	26,691.00	0.00	0.00	0.00	0.00
3690344	5NMS3CAD9KH 039112	2019 HYUN	SANTA FE SEL	10/02/2018	29,688.00	0.00	01/10/2019	29,688.00	0.00	0.00	0.00	0.00
3608623	3KPC24A37KE 039640	2019 HYUN	ACCENT SE	07/23/2018	16,867.00	0.00	10/09/2018	16,867.00	0.00	0.00	0.00	0.00
4059890	KM8R4DHE5LU 039775	2020 HYUN	PALISADE SEL	07/17/2019	41,620.00	0.00	08/03/2019	41,620.00	0.00	0.00	0.00	0.00
4051211	KM8J2CA43KU 039884	2019 HYUN	TUCSON SE	07/10/2019	25,294.00	0.00	08/09/2019	25,294.00	0.00	0.00	0.00	0.00
4056846	KM8J3CA45KU 040113	2019 HYUN	TUCSON LIMIT	07/15/2019	26,691.00	0.00	09/03/2019	102.90	0.00	0.00	0.00	0.00
4061471	KM8R4DHE3LU 040276	2020 HYUN	PALISADE SEL	07/18/2019	40,450.00	0.00	09/06/2019	728.63	0.00	0.00	0.00	0.00
3713136	5NMS3CAD4KH 041625	2019 HYUN	SANTA FE SEL	10/22/2018	31,710.00	0.00	04/05/2019	31,710.00	0.00	0.00	0.00	0.00
3701374	5NMS3CADXKH 041970	2019 HYUN	SANTA FE SEL	10/11/2018	29,688.00	0.00	05/09/2019	29,688.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Page: 45

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: NY055 - Nemet Hyundai

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3702625	5NMS3CAD6KH 042128	2019 HYUN	SANTA FE SEL	10/12/2018	31,686.00	0.00	01/10/2019	31,686.00	0.00	0.00	0.00	0.00
3611911	3KPC24A34KE 042351	2019 HYUN	ACCENT SE	07/25/2018	18,151.00	0.00	01/09/2019	18,151.00	0.00	0.00	0.00	0.00
3704614	5NMS3CADXKH 042844	2019 HYUN	SANTA FE SEL	10/15/2018	31,686.00	0.00	01/14/2019	31,686.00	0.00	0.00	0.00	0.00
3701372	5NMS3CAD4KH 043150	2019 HYUN	SANTA FE SEL	10/11/2018	31,686.00	0.00	01/15/2019	31,686.00	0.00	0.00	0.00	0.00
3702570	5NMS2CAD0KH 044248	2019 HYUN	SANTA FE SE	10/12/2018	27,728.00	0.00	01/30/2019	27,728.00	0.00	0.00	0.00	0.00
3702592	5NMS2CADXKH 044340	2019 HYUN	SANTA FE SE	10/12/2018	27,728.00	0.00	01/11/2019	27,728.00	0.00	0.00	0.00	0.00
3702621	5NMS3CAD4KH 044458	2019 HYUN	SANTA FE SEL	10/12/2018	29,688.00	0.00	02/27/2019	29,688.00	0.00	0.00	0.00	0.00
4059883	KM8J2CA41KU 044503	2019 HYUN	TUCSON SE	07/17/2019	25,325.00	0.00	09/11/2019	799.40	0.00	0.00	0.00	0.00
3706761	5NMS3CAD0KH 044733	2019 HYUN	SANTA FE SEL	10/16/2018	31,686.00	0.00	11/13/2018	31,686.00	0.00	0.00	0.00	0.00
4051209	KM8J2CA41KU 045599	2019 HYUN	TUCSON SE	07/10/2019	25,318.00	0.00	08/28/2019	25,318.00	0.00	0.00	0.00	0.00
4056844	KM8J2CA40KU 045710	2019 HYUN	TUCSON SE	07/15/2019	25,301.00	0.00	09/12/2019	25,301.00	0.00	0.00	0.00	0.00
4051210	KM8J2CA42KU 046079	2019 HYUN	TUCSON SE	07/10/2019	25,301.00	0.00	08/02/2019	1,733.83	0.00	0.00	0.00	0.00
4053123	KM8J2CA49KU 046080	2019 HYUN	TUCSON SE	07/11/2019	25,325.00	0.00	08/02/2019	25,325.00	0.00	0.00	0.00	0.00
3706767	5NMS3CAD5KH 046185	2019 HYUN	SANTA FE SEL	10/16/2018	31,728.00	0.00	02/26/2019	31,728.00	0.00	0.00	0.00	0.00
3709901	5NMS5CAD4KH 046530	2019 HYUN	SANTA FE LIM	10/18/2018	34,356.00	0.00	01/07/2019	34,356.00	0.00	0.00	0.00	0.00
4051216	KMHC75LH0KU 046541	2019 HYUN	IONIQ	07/10/2019	30,548.00	30,548.00		0.00	0.00	11.72	0.00	0.00
3706809	5NMS5CAD8KH 046711	2019 HYUN	SANTA FE LIM	10/16/2018	34,356.00	0.00	04/08/2019	34,356.00	0.00	0.00	0.00	0.00
3773059	5NMS2CAD6KH 046876	2019 HYUN	SANTA FE SE	12/10/2018	27,786.00	0.00	01/14/2019	27,786.00	0.00	0.00	0.00	0.00
3709866	5NMS3CAD7KH 047144	2019 HYUN	SANTA FE SEL	10/18/2018	29,794.00	0.00	02/27/2019	29,794.00	0.00	0.00	0.00	0.00
3706730	5NMS2CAD6KH 047199	2019 HYUN	SANTA FE SE	10/16/2018	27,693.00	0.00	12/18/2018	27,693.00	0.00	0.00	0.00	0.00
3713054	5NMS2CAD5KH 048604	2019 HYUN	SANTA FE SE	10/22/2018	27,693.00	0.00	01/30/2019	27,693.00	0.00	0.00	0.00	0.00
3713211	5NMS5CAA8KH 048674	2019 HYUN	SANTA FE LIM	10/22/2018	35,947.00	0.00	05/10/2019	35,947.00	0.00	0.00	0.00	0.00
3717008	5NMS5CAD1KH 050292	2019 HYUN	SANTA FE LIM	10/24/2018	37,173.00	0.00	02/28/2019	37,173.00	0.00	0.00	0.00	0.00
3773103	5NMS3CAD4KH 050356	2019 HYUN	SANTA FE SEL	12/10/2018	29,894.00	0.00	04/22/2019	29,894.00	0.00	0.00	0.00	0.00
3773114	5NMS3CAD7KH 050769	2019 HYUN	SANTA FE SEL	12/10/2018	29,894.00	0.00	03/01/2019	29,894.00	0.00	0.00	0.00	0.00
4053125	KM8J3CA40KU 050905	2019 HYUN	TUCSON LIMIT	07/11/2019	26,698.00	0.00	08/21/2019	1.84	0.00	0.00	0.00	0.00
4059885	KM8J3CA44KU 050941	2019 HYUN	TUCSON LIMIT	07/17/2019	26,708.00	0.00	09/06/2019	122.69	0.00	0.00	0.00	0.00
3721755	5NMS3CAD0KH 050970	2019 HYUN	SANTA FE SEL	10/29/2018	29,630.00	0.00	03/05/2019	29,630.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 46

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3724509	5NMS5CAA1KH 051450	2019 HYUN	SANTA FE LIM	10/30/2018	35,939.00	0.00	01/09/2019	35,939.00	0.00	0.00	0.00	0.00
4061464	KM8J3CA45KU 051919	2019 HYUN	TUCSON LIMIT	07/18/2019	26,860.00	0.00	08/13/2019	26,860.00	0.00	0.00	0.00	0.00
4053124	KM8J2CA49KU 051960	2019 HYUN	TUCSON SE	07/11/2019	25,451.00	0.00	08/28/2019	25,451.00	0.00	0.00	0.00	0.00
4061460	KM8J3CA40KU 052153	2019 HYUN	TUCSON LIMIT	07/18/2019	26,708.00	0.00	08/06/2019	613.55	0.00	0.00	0.00	0.00
4061468	KM8J3CA48KU 052207	2019 HYUN	TUCSON LIMIT	07/18/2019	26,691.00	0.00	08/15/2019	26,691.00	0.00	0.00	0.00	0.00
4059887	KM8J3CA45KU 052326	2019 HYUN	TUCSON LIMIT	07/17/2019	26,698.00	26,698.00		0.00	0.00	10.24	0.00	0.00
4061461	KM8J3CA40KU 052346	2019 HYUN	TUCSON LIMIT	07/18/2019	26,698.00	0.00	08/06/2019	26,698.00	0.00	0.00	0.00	0.00
4059886	KM8J3CA44KU 052432	2019 HYUN	TUCSON LIMIT	07/17/2019	26,698.00	0.00	08/14/2019	26,698.00	0.00	0.00	0.00	0.00
3726209	5NMS3CAD5KH 052942	2019 HYUN	SANTA FE SEL	10/31/2018	29,712.00	0.00	04/01/2019	29,712.00	0.00	0.00	0.00	0.00
3750372	5NMS5CAA4KH 054469	2019 HYUN	SANTA FE LIM	11/19/2018	35,939.00	0.00	05/16/2019	3,752.90	0.00	0.00	0.00	0.00
4061469	KM8J3CA4XKU 054704	2019 HYUN	TUCSON LIMIT	07/18/2019	26,755.00	0.00	09/05/2019	26,755.00	0.00	0.00	0.00	0.00
4061466	KM8J3CA47KU 055695	2019 HYUN	TUCSON LIMIT	07/18/2019	26,755.00	26,755.00		0.00	0.00	10.26	0.00	0.00
3737557	5NMS2CAD5KH 056606	2019 HYUN	SANTA FE SE	11/08/2018	27,693.00	0.00	01/25/2019	27,693.00	0.00	0.00	0.00	0.00
4061467	KM8J3CA47KU 056832	2019 HYUN	TUCSON LIMIT	07/18/2019	26,860.00	0.00	08/28/2019	26,860.00	0.00	0.00	0.00	0.00
4061465	KM8J3CA45KU 057185	2019 HYUN	TUCSON LIMIT	07/18/2019	26,755.00	26,755.00		0.00	0.00	10.26	0.00	0.00
3739344	5NMS2CADXKH 057394	2019 HYUN	SANTA FE SE	11/13/2018	27,848.00	0.00	12/12/2018	27,848.00	0.00	0.00	0.00	0.00
Customer Name: ACOSTA-ALMONTE, P.												
4061462	KM8J3CA40KU 059992	2019 HYUN	TUCSON LIMIT	07/18/2019	26,698.00	0.00	08/16/2019	26,698.00	0.00	0.00	0.00	0.00
4059884	KM8J3CA41KU 059998	2019 HYUN	TUCSON LIMIT	07/17/2019	26,860.00	26,860.00		0.00	0.00	10.30	0.00	0.00
3859003	3KPC24A39KE 066788	2019 HYUN	ACCENT SE	02/19/2019	16,667.00	0.00	04/09/2019	16,667.00	0.00	0.00	0.00	0.00
3859001	3KPC24A38KE 067253	2019 HYUN	ACCENT SE	02/19/2019	16,667.00	0.00	03/01/2019	16,667.00	0.00	0.00	0.00	0.00
3600479	KMHH35LE5JU 070677	2018 HYUN	ELANTRA GT	07/17/2018	22,623.00	0.00	12/17/2018	22,623.00	0.00	0.00	0.00	0.00
3600480	KMHH35LE5JU 070680	2018 HYUN	ELANTRA GT	07/17/2018	20,904.00	0.00	10/17/2018	20,904.00	0.00	0.00	0.00	0.00
3600478	KMHH35LE2JU 070703	2018 HYUN	ELANTRA GT	07/17/2018	20,904.00	0.00	10/11/2018	20,904.00	0.00	0.00	0.00	0.00
3622935	KMHH55LC5JU 073281	2018 HYUN	ELANTRA GT S	08/03/2018	28,413.00	0.00	10/22/2018	28,413.00	0.00	0.00	0.00	0.00
3620540	KMHH55LC9JU 073414	2018 HYUN	ELANTRA GT S	08/01/2018	24,753.00	0.00	12/07/2018	24,753.00	0.00	0.00	0.00	0.00
3630229	KMHH35LE4JU 075076	2018 HYUN	ELANTRA GT	08/10/2018	20,922.00	0.00	04/16/2019	20,922.00	0.00	0.00	0.00	0.00
3508443	KMHE34L39JA 079055	2018 HYUN	SONATA HYBRI	05/02/2018	33,732.00	0.00	11/30/2018	33,732.00	0.00	0.00	0.00	0.00

Customer Name: DASCAL, J.

Report ID: TRIAL2

Hyundai Capital America

Page: 47

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3744654	KMHE24L32JA 087307	2018 HYUN	SONATA HYBRI	11/13/2018	25,628.00	0.00	12/07/2018	25,628.00	0.00	0.00	0.00	0.00
3502745	KMHC75LC4JU 090805	2018 HYUN	IONIQ SEL	04/27/2018	24,465.00	0.00	12/03/2018	24,465.00	0.00	0.00	0.00	0.00
Customer Name: GONZALEZ, R.												
3922605	KMHE24L33KA 091190	2019 HYUN	SONATA HYBRI	04/05/2019	25,983.00	0.00	06/19/2019	25,983.00	0.00	0.00	0.00	0.00
3921292	KMHE24L32KA 091195	2019 HYUN	SONATA HYBRI	04/04/2019	25,983.00	0.00	06/19/2019	25,983.00	0.00	0.00	0.00	0.00
3346601	5NMZUDLA4JH 092576	2018 HYUN	SANTA FE SPO	12/26/2017	33,377.00	0.00	10/09/2018	33,377.00	0.00	0.00	0.00	0.00
3903819	5NMS2CAD1KH 094317	2019 HYUN	SANTA FE SE	03/22/2019	27,859.00	0.00	06/19/2019	27,859.00	0.00	0.00	0.00	0.00
3901846	5NMS5CAA1KH 095691	2019 HYUN	SANTA FE LIM	03/21/2019	38,915.00	0.00	04/19/2019	38,915.00	0.00	0.00	0.00	0.00
3908129	5NMS2CAD2KH 095993	2019 HYUN	SANTA FE SE	03/26/2019	27,993.00	0.00	05/29/2019	27,993.00	0.00	0.00	0.00	0.00
3896105	5NMS2CADXKH 096048	2019 HYUN	SANTA FE SE	03/18/2019	27,993.00	0.00	05/13/2019	27,993.00	0.00	0.00	0.00	0.00
3952122	5NMS5CAA1KH 104468	2019 HYUN	SANTA FE LIM	04/26/2019	38,826.00	0.00	05/01/2019	1,974.58	0.00	0.00	0.00	0.00
3975900	KMHH35LE1KU 104566	2019 HYUN	ELANTRA GT	05/14/2019	20,993.00	0.00	06/26/2019	20,993.00	0.00	0.00	0.00	0.00
3967809	KMHH35LE4KU 104609	2019 HYUN	ELANTRA GT	05/09/2019	23,764.00	0.00	07/12/2019	2,642.59	0.00	0.00	0.00	0.00
4032355	KMHH55LC0KU 104924	2019 HYUN	ELANTRA GT S	06/26/2019	24,766.00	0.00	08/19/2019	24,766.00	0.00	0.00	0.00	0.00
3508349	KM8K1CAAJXU 108422	2018 HYUN	KONA SE	05/02/2018	21,567.00	0.00	10/09/2018	21,567.00	0.00	0.00	0.00	0.00
3952806	5NMS2CAD0KH 109034	2019 HYUN	SANTA FE SE	05/03/2019	28,144.00	0.00	06/24/2019	28,144.00	0.00	0.00	0.00	0.00
3984073	5NMS5CAA0KH 111704	2019 HYUN	SANTA FE LIM	05/20/2019	36,176.00	0.00	07/24/2019	21,178.28	0.00	0.00	0.00	0.00
3989455	5NMS5CAAUXKH 115243	2019 HYUN	SANTA FE LIM	05/23/2019	39,025.00	0.00	06/11/2019	39,025.00	0.00	0.00	0.00	0.00
3989454	5NMS5CAA7KH 117970	2019 HYUN	SANTA FE LIM	05/23/2019	36,269.00	0.00	06/21/2019	322.95	0.00	0.00	0.00	0.00
4012755	5NMS3CAD2KH 123076	2019 HYUN	SANTA FE SEL	06/12/2019	29,768.00	0.00	08/02/2019	312.31	0.00	0.00	0.00	0.00
4006968	5NMS2CAD5KH 124015	2019 HYUN	SANTA FE SE	06/07/2019	28,352.00	0.00	07/17/2019	28,352.00	0.00	0.00	0.00	0.00
4012754	5NMS3CAD0KH 124713	2019 HYUN	SANTA FE SEL	06/12/2019	29,768.00	0.00	07/23/2019	474.14	0.00	0.00	0.00	0.00
4030254	5NMS3CADXKH 127960	2019 HYUN	SANTA FE SEL	06/24/2019	29,768.00	0.00	07/31/2019	29,768.00	0.00	0.00	0.00	0.00
3597712	KM8K1CAA7JU 128711	2018 HYUN	KONA SE	07/12/2018	21,438.00	0.00	10/11/2018	21,438.00	0.00	0.00	0.00	0.00
3814806	KMHC05LC1KU 130389	2019 HYUN	IONIQ LIMITE	01/08/2019	30,779.00	0.00	04/03/2019	30,779.00	0.00	0.00	0.00	0.00
4030253	5NMS3CAD1KH 130696	2019 HYUN	SANTA FE SEL	06/24/2019	32,074.00	0.00	07/30/2019	32,074.00	0.00	0.00	0.00	0.00
3594933	KM8K1CAA9JU 130878	2018 HYUN	KONA SE	07/10/2018	21,438.00	0.00	11/27/2018	21,438.00	0.00	0.00	0.00	0.00
4016977	5NMS3CAD4KH 131048	2019 HYUN	SANTA FE SEL	06/14/2019	29,768.00	0.00	07/19/2019	29,768.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 48

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3814811	KMHC65LC9KU 131630	2019 HYUN	IONIQ BLUE	01/08/2019	23,086.00	0.00	07/08/2019	1,644.78	0.00	0.00	0.00	0.00
3832347	KMHC85LC2KU 133830	2019 HYUN	IONIQ LIMITE	01/24/2019	28,623.00	0.00	07/02/2019	28,623.00	0.00	0.00	0.00	0.00
3859377	KMHC75LC2KU 134396	2019 HYUN	IONIQ SEL	02/19/2019	25,277.00	0.00	08/30/2019	25,277.00	0.00	0.00	0.00	0.00
3832329	KMHC65LC7KU 134431	2019 HYUN	IONIQ BLUE	01/24/2019	23,086.00	0.00	05/08/2019	23,086.00	0.00	0.00	0.00	0.00
3832346	KMHC75LC8KU 134600	2019 HYUN	IONIQ SEL	01/24/2019	25,277.00	0.00	05/28/2019	25,277.00	0.00	0.00	0.00	0.00
3736810	KM8K3CA52JU 134915	2018 HYUN	KONA LIMITED	11/08/2018	26,287.00	0.00	11/27/2018	26,287.00	0.00	0.00	0.00	0.00
3833868	KMHC05LC4KU 135943	2019 HYUN	IONIQ LIMITE	01/25/2019	30,779.00	30,779.00		0.00	0.00	11.80	0.00	0.00
4059881	5NMS2CAD3LH 139677	2020 HYUN	SANTA FE SE	07/17/2019	28,390.00	0.00	09/19/2019	28,390.00	0.00	0.00	0.00	0.00
4059882	5NMS5CADXLH 142373	2020 HYUN	SANTA FE LIM	07/17/2019	37,495.00	0.00	08/06/2019	37,495.00	0.00	0.00	0.00	0.00
3975899	KMHC65LD8KU 143776	2019 HYUN	IONIQ	05/14/2019	25,931.00	25,931.00		0.00	0.00	9.94	0.00	0.00
3594930	KM8K1CAA5JU 147502	2018 HYUN	KONA SE	07/10/2018	21,438.00	0.00	10/17/2018	21,438.00	0.00	0.00	0.00	0.00
3609667	KM8K1CAA9JU 153609	2018 HYUN	KONA SE	07/23/2018	21,662.00	0.00	10/29/2018	21,662.00	0.00	0.00	0.00	0.00
3600474	KM8K1CAA1JU 153779	2018 HYUN	KONA SE	07/17/2018	21,760.00	0.00	10/09/2018	21,760.00	0.00	0.00	0.00	0.00
3597716	KM8K1CAA9JU 158163	2018 HYUN	KONA SE	07/12/2018	21,621.00	0.00	10/10/2018	21,621.00	0.00	0.00	0.00	0.00
3613695	KM8K3CA55JU 168282	2018 HYUN	KONA LIMITED	07/26/2018	26,508.00	0.00	10/04/2018	26,508.00	0.00	0.00	0.00	0.00
3622891	KM8K3CA52JU 168627	2018 HYUN	KONA LIMITED	08/03/2018	26,495.00	0.00	10/16/2018	26,495.00	0.00	0.00	0.00	0.00
3636539	KM8K1CAA3JU 179414	2018 HYUN	KONA SE	08/16/2018	21,851.00	0.00	12/03/2018	21,851.00	0.00	0.00	0.00	0.00
Customer Name: SAMSON, S.												
3764291	KM8K2CAA4KU 191781	2019 HYUN	KONA SEL	12/03/2018	23,810.00	0.00	01/04/2019	23,810.00	0.00	0.00	0.00	0.00
3736809	KM8K2CAA7KU 207990	2019 HYUN	KONA SEL	11/08/2018	23,842.00	0.00	12/10/2018	23,842.00	0.00	0.00	0.00	0.00
3705757	KM8K2CAA9KU 210616	2019 HYUN	SEL Q0422	10/15/2018	23,808.00	0.00	12/21/2018	23,808.00	0.00	0.00	0.00	0.00
3764290	KM8K2CAA3KU 210658	2019 HYUN	KONA SEL	12/03/2018	23,789.00	0.00	01/11/2019	23,789.00	0.00	0.00	0.00	0.00
3764289	KM8K2CAA2KU 210795	2019 HYUN	KONA SEL	12/03/2018	23,739.00	0.00	12/18/2018	23,739.00	0.00	0.00	0.00	0.00
3745235	KM8K1CAA6JU 215033	2019 HYUN	KONA SE	11/14/2018	22,109.00	0.00	11/27/2018	22,109.00	0.00	0.00	0.00	0.00
3747656	KM8K5CA54KU 225700	2019 HYUN	KONA ULTIMAT	11/15/2018	29,235.00	0.00	02/05/2019	29,235.00	0.00	0.00	0.00	0.00
3764292	KM8K2CAA6JU 230239	2019 HYUN	KONA SEL	12/03/2018	23,808.00	0.00	12/31/2018	23,808.00	0.00	0.00	0.00	0.00
3764293	KM8K3CA54KU 233513	2019 HYUN	KONA LIMITED	12/03/2018	27,376.00	0.00	12/20/2018	27,376.00	0.00	0.00	0.00	0.00
3797537	KM8K2CAA1KU 235106	2019 HYUN	KONA SEL	12/26/2018	23,756.00	0.00	01/10/2019	23,756.00	0.00	0.00	0.00	0.00

Hyundai Capital America

Page: 49

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: NY055 - Nemet Hyundai

**TRIAL BALANCE**

As Of: 10/03/2019

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
					Date			Date	Amount			
3781009	KM8K1CAA6KU 241129	2019 HYUN	KONA SE	12/14/2018	22,353.00	0.00	01/15/2019	22,353.00	0.00	0.00	0.00	0.00
3797539	KM8K6CAA5KU 241477	2019 HYUN	KONA SEL	12/26/2018	25,335.00	0.00	01/11/2019	25,335.00	0.00	0.00	0.00	0.00
3166483	KM8SRDHF2HU 242237	2017 HYUN	SANTA FE SE	07/27/2017	42,704.00	0.00	01/10/2019	29,892.80	0.00	0.00	0.00	0.00
3764137	KM8K3CA58KU 245373	2019 HYUN	KONA LIMITED	11/30/2018	27,385.00	0.00	02/05/2019	27,385.00	0.00	0.00	0.00	0.00
3814776	KM8K3CA50KU 246677	2019 HYUN	KONA LIMITED	01/08/2019	27,348.00	0.00	02/08/2019	27,348.00	0.00	0.00	0.00	0.00
3799618	KM8K3CA55KU 247324	2019 HYUN	KONA LIMITED	12/26/2018	27,290.00	0.00	03/01/2019	27,290.00	0.00	0.00	0.00	0.00
3808679	KM8K5CA54KU 247762	2019 HYUN	KONA ULTIMAT	01/02/2019	29,207.00	0.00	03/01/2019	29,207.00	0.00	0.00	0.00	0.00
3768328	KM8K1CAA9KU 249449	2019 HYUN	KONA SE	12/06/2018	22,299.00	0.00	12/27/2018	22,299.00	0.00	0.00	0.00	0.00
3822792	KM8K3CA54KU 251932	2019 HYUN	KONA LIMITED	01/17/2019	27,415.00	0.00	01/28/2019	27,415.00	0.00	0.00	0.00	0.00
3148275	KM8SRDHF6HU 253886	2017 HYUN	SANTA FE SE	07/13/2017	42,551.00	0.00	11/29/2018	29,785.70	0.00	0.00	0.00	0.00
Customer Name: SINGH, L												
3143671	KM8SRDHFXHU 254443	2017 HYUN	SANTA FE SE	07/10/2017	42,192.00	0.00	01/10/2019	29,534.40	0.00	0.00	0.00	0.00
3170596	KM8SRDHFXHU 257147	2017 HYUN	SANTA FE SE	07/31/2017	42,192.00	0.00	01/10/2019	29,534.40	0.00	0.00	0.00	0.00
3222696	KM8SRDHFXJU 261530	2018 HYUN	SANTA FE SE	09/15/2017	42,597.00	0.00	11/08/2018	38,337.30	0.00	0.00	0.00	0.00
3228057	KM8SMDHF9JU 264871	2018 HYUN	SANTA FE SE	09/19/2017	33,127.00	0.00	10/30/2018	29,814.30	0.00	0.00	0.00	0.00
3261955	KM8SRDHF5JU 265971	2018 HYUN	SANTA FE SE	10/13/2017	42,933.00	0.00	02/08/2019	34,346.40	0.00	0.00	0.00	0.00
3284943	KM8SRDHF7JU 267656	2018 HYUN	SANTA FE SE	10/31/2017	42,627.00	0.00	11/30/2018	38,364.30	0.00	0.00	0.00	0.00
Customer Name: PERSAUD, N												
3396920	KM8SMDHF1JU 268154	2018 HYUN	SANTA FE SE	02/01/2018	32,998.00	0.00	11/27/2018	32,998.00	0.00	0.00	0.00	0.00
3320112	KM8SMDHF9JU 268158	2018 HYUN	SANTA FE SE	11/30/2017	33,063.00	0.00	01/02/2019	29,756.70	0.00	0.00	0.00	0.00
3320135	KM8SRDHF8JU 271943	2018 HYUN	SANTA FE SE	11/30/2017	42,685.00	0.00	05/10/2019	29,879.50	0.00	0.00	0.00	0.00
3823362	KM8K5CA54KU 272368	2019 HYUN	KONA ULTIMAT	01/18/2019	29,235.00	0.00	03/12/2019	29,235.00	0.00	0.00	0.00	0.00
3229484	KM8SR4HF3JU 273177	2018 HYUN	SANTA FE SE	09/20/2017	39,257.00	0.00	03/11/2019	27,479.90	0.00	0.00	0.00	0.00
3464786	KM8SRDHF2JU 274160	2018 HYUN	SANTA FE SE	03/28/2018	42,582.00	0.00	07/08/2019	9,244.92	0.00	0.00	0.00	0.00
3823360	KM8K3CA59KU 274591	2019 HYUN	KONA LIMITED	01/18/2019	27,383.00	0.00	02/28/2019	27,383.00	0.00	0.00	0.00	0.00
3415429	KM8SMDHF9JU 277152	2018 HYUN	SANTA FE SE	02/20/2018	33,110.00	0.00	01/10/2019	33,110.00	0.00	0.00	0.00	0.00
3821368	KM8K1CAA5KU 277731	2019 HYUN	KONA SE	01/15/2019	22,260.00	0.00	02/05/2019	22,260.00	0.00	0.00	0.00	0.00
3292924	KM8SRDHFXJU 278439	2018 HYUN	SANTA FE SE	11/08/2017	40,907.00	0.00	10/29/2018	40,907.00	0.00	0.00	0.00	0.00
3396923	KM8SMDHF8JU 279071	2018 HYUN	SANTA FE SE	02/01/2018	32,998.00	0.00	03/21/2019	29,698.20	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 50

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3500890	KM8SRDHF8JU 279122	2018 HYUN	SANTA FE SE	04/26/2018	42,830.00	0.00	07/10/2019	34,264.00	0.00	0.00	0.00	0.00
3464781	KM8SMDHF5JU 280601	2018 HYUN	SANTA FE SE	03/28/2018	33,075.00	0.00	01/09/2019	33,075.00	0.00	0.00	0.00	0.00
3534263	KM8SMDHFXJU 280805	2018 HYUN	SANTA FE SE	05/23/2018	32,862.00	0.00	12/03/2018	32,862.00	0.00	0.00	0.00	0.00
Customer Name: CANDELARIA, R												
3323974	KM8SMDHFXJU 285048	2018 HYUN	SANTA FE SE	12/04/2017	33,040.00	0.00	12/17/2018	29,736.00	0.00	0.00	0.00	0.00
3323969	KM8SMDHF2JU 285898	2018 HYUN	SANTA FE SE	12/04/2017	33,127.00	0.00	10/04/2018	33,127.00	0.00	0.00	0.00	0.00
3323972	KM8SMDHF5JU 289170	2018 HYUN	SANTA FE SE	12/04/2017	33,039.00	0.00	10/19/2018	33,039.00	0.00	0.00	0.00	0.00
3747669	KM8SMDHF8KU 302334	2019 HYUN	SANTA FE XL	11/15/2018	32,800.00	0.00	01/03/2019	32,800.00	0.00	0.00	0.00	0.00
3751044	KM8SRDHF6KU 302348	2019 HYUN	SANTA FE XL	11/19/2018	42,589.00	0.00	04/25/2019	42,589.00	0.00	0.00	0.00	0.00
3747674	KM8SNDHF4KU 302957	2019 HYUN	SANTA FE XL	11/15/2018	36,055.00	0.00	03/21/2019	36,055.00	0.00	0.00	0.00	0.00
3747668	KM8SMDHF5KU 304137	2019 HYUN	SANTA FE XL	11/15/2018	32,726.00	0.00	07/06/2019	32,726.00	0.00	0.00	0.00	0.00
3747670	KM8SMDHF9KU 305095	2019 HYUN	SANTA FE XL	11/15/2018	32,800.00	0.00	12/05/2018	32,800.00	0.00	0.00	0.00	0.00
Customer Name: SCOUFARAS, G												
3754304	KM8SRDHF6KU 305699	2019 HYUN	SANTA FE XL	11/21/2018	42,439.00	0.00	02/05/2019	42,439.00	0.00	0.00	0.00	0.00
3754293	KM8SNDHF3KU 306286	2019 HYUN	SANTA FE XL	11/21/2018	36,150.00	0.00	02/06/2019	36,150.00	0.00	0.00	0.00	0.00
3764181	KM8SNDHF3KU 306725	2019 HYUN	SANTA FE XL	11/30/2018	36,019.00	0.00	05/30/2019	36,019.00	0.00	0.00	0.00	0.00
3808682	KM8SMDHF5KU 306860	2019 HYUN	SANTA FE XL	01/02/2019	32,661.00	0.00	06/26/2019	2,248.30	0.00	0.00	0.00	0.00
3808683	KM8SMDHF5KU 306907	2019 HYUN	SANTA FE XL	01/02/2019	32,650.00	0.00	04/25/2019	32,650.00	0.00	0.00	0.00	0.00
3814798	KM8SNDHF4KU 307219	2019 HYUN	SANTA FE XL	01/08/2019	36,019.00	0.00	05/29/2019	36,019.00	0.00	0.00	0.00	0.00
3780771	KM8SRDHF7KU 307820	2019 HYUN	SANTA FE XL	12/13/2018	42,565.00	0.00	03/04/2019	42,565.00	0.00	0.00	0.00	0.00
3814805	KM8SRDHF6KU 310398	2019 HYUN	SANTA FE XL	01/08/2019	40,649.00	0.00	02/08/2019	40,649.00	0.00	0.00	0.00	0.00
3958076	KM8K5CA51KU 310719	2019 HYUN	KONA ULTIMAT	04/30/2019	32,351.00	0.00	07/29/2019	32,351.00	0.00	0.00	0.00	0.00
3958077	KM8K5CA55KU 316362	2019 HYUN	KONA ULTIMAT	04/30/2019	32,351.00	32,351.00		0.00	0.00	12.40	0.00	
3907049	KM8K2CAA6KU 319650	2019 HYUN	KONA SEL	03/25/2019	23,810.00	0.00	04/25/2019	23,810.00	0.00	0.00	0.00	0.00
3904439	KM8K2CAA1KU 320026	2019 HYUN	KONA SEL	03/22/2019	23,810.00	0.00	04/25/2019	23,810.00	0.00	0.00	0.00	0.00
3952123	KM8K6CAA5KU 320521	2019 HYUN	KONA SEL	04/26/2019	25,281.00	0.00	05/02/2019	25,281.00	0.00	0.00	0.00	0.00
3904442	KM8K6CAA0KU 320961	2019 HYUN	KONA SEL	03/22/2019	25,333.00	0.00	04/11/2019	25,333.00	0.00	0.00	0.00	0.00
3921226	KM8K2CAA4KU 323373	2019 HYUN	KONA SEL	04/04/2019	23,810.00	0.00	05/07/2019	324.30	0.00	0.00	0.00	0.00
3921246	KM8K6CAA4KU 323393	2019 HYUN	KONA SEL	04/04/2019	25,333.00	0.00	06/14/2019	2,161.14	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 51

Cost Center: 44009

10/03/2019

Dealer: NY055 - Nemet Hyundai

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal		Last Payment Date	Amount	Today's Interest	Accrued Interest	Split Interest
							Date	Principal					
3914528	KM8K6CAA8KU 324238	2019 HYUN	KONA SEL	03/29/2019	25,333.00	0.00	04/25/2019	25,333.00	0.00	0.00	0.00	0.00	0.00
3914432	KM8K1CAA2KU 324427	2019 HYUN	KONA SE	03/29/2019	22,202.00	0.00	04/23/2019	22,202.00	0.00	0.00	0.00	0.00	0.00
3914482	KM8K1CAA9KU 324442	2019 HYUN	KONA SE	03/29/2019	22,206.00	0.00	04/11/2019	22,206.00	0.00	0.00	0.00	0.00	0.00
3921245	KM8K6CAA3KU 324860	2019 HYUN	KONA SEL	04/04/2019	25,306.00	0.00	07/02/2019	25,306.00	0.00	0.00	0.00	0.00	0.00
3921176	KM8K12AA5KU 324948	2019 HYUN	KONA SE	04/04/2019	21,150.00	0.00	05/14/2019	21,150.00	0.00	0.00	0.00	0.00	0.00
3921243	KM8K6CAA1KU 325070	2019 HYUN	KONA SEL	04/04/2019	25,333.00	0.00	05/17/2019	25,333.00	0.00	0.00	0.00	0.00	0.00
3921253	KM8K6CAAXKU 325133	2019 HYUN	KONA SEL	04/04/2019	25,200.00	0.00	06/20/2019	261.87	0.00	0.00	0.00	0.00	0.00
3914449	KM8K1CAA4KU 325210	2019 HYUN	KONA SE	03/29/2019	22,299.00	0.00	04/09/2019	22,299.00	0.00	0.00	0.00	0.00	0.00
3958078	KM8K5CA5XKU 329561	2019 HYUN	KONA ULTIMAT	04/30/2019	29,325.00	0.00	05/17/2019	1,500.72	0.00	0.00	0.00	0.00	0.00
3984082	KM8K5CA55KU 329676	2019 HYUN	KONA ULTIMAT	05/20/2019	29,366.00	0.00	06/27/2019	29,366.00	0.00	0.00	0.00	0.00	0.00
3958079	KM8K5CA5XKU 330774	2019 HYUN	KONA ULTIMAT	04/30/2019	29,330.00	0.00	05/29/2019	29,330.00	0.00	0.00	0.00	0.00	0.00
3958075	KM8K2CAAXKU 334846	2019 HYUN	KONA SEL	04/30/2019	23,907.00	0.00	05/23/2019	1,498.20	0.00	0.00	0.00	0.00	0.00
3967808	KM8K3CA50KU 336136	2019 HYUN	KONA LIMITED	05/09/2019	27,507.00	0.00	06/11/2019	27,507.00	0.00	0.00	0.00	0.00	0.00
3958080	KM8K6CAAXKU 337072	2019 HYUN	KONA SEL	04/30/2019	25,433.00	0.00	06/19/2019	5,821.66	0.00	0.00	0.00	0.00	0.00
3967812	KM8K2CAAXKU 339738	2019 HYUN	KONA SEL	05/09/2019	23,810.00	0.00	05/28/2019	1,169.38	0.00	0.00	0.00	0.00	0.00
4002832	KM8K2CAA9KU 341433	2019 HYUN	KONA SEL	06/05/2019	23,875.00	0.00	06/26/2019	2,041.60	0.00	0.00	0.00	0.00	0.00
3967813	KM8K6CAA3KU 341514	2019 HYUN	KONA SEL	05/09/2019	25,433.00	0.00	07/02/2019	25,433.00	0.00	0.00	0.00	0.00	0.00
3967807	KM8K2CAA0KU 343278	2019 HYUN	KONA SEL	05/09/2019	23,907.00	0.00	07/16/2019	23,907.00	0.00	0.00	0.00	0.00	0.00
3975895	KM8K2CAA6KU 343477	2019 HYUN	KONA SEL	05/14/2019	23,931.00	0.00	06/14/2019	1,264.78	0.00	0.00	0.00	0.00	0.00
3975894	KM8K2CAA4KU 343753	2019 HYUN	KONA SEL	05/14/2019	23,931.00	0.00	06/07/2019	658.13	0.00	0.00	0.00	0.00	0.00
3559585	5NPD84LF0JH 344966	2018 HYUN	ELANTRA SEL	06/13/2018	19,654.00	0.00	10/29/2018	19,654.00	0.00	0.00	0.00	0.00	0.00
3984071	KM8K6CAA0KU 350574	2019 HYUN	KONA SEL	05/21/2019	25,514.00	0.00	07/01/2019	12,446.00	0.00	0.00	0.00	0.00	0.00
3984072	KM8K6CAA4KU 350867	2019 HYUN	KONA SEL	05/21/2019	25,498.00	0.00	06/26/2019	3,084.40	0.00	0.00	0.00	0.00	0.00
3987681	KM8K1CAA7KU 352238	2019 HYUN	KONA SE	05/23/2019	22,399.00	0.00	06/14/2019	599.20	0.00	0.00	0.00	0.00	0.00
3991723	KM8K2CAA1KU 352359	2019 HYUN	KONA SEL	05/24/2019	23,931.00	0.00	06/25/2019	23,931.00	0.00	0.00	0.00	0.00	0.00
3984080	KM8K1CAA7KU 353079	2019 HYUN	KONA SE	05/20/2019	22,472.00	0.00	06/12/2019	22,472.00	0.00	0.00	0.00	0.00	0.00
3984078	KM8K1CAA2KU 353118	2019 HYUN	KONA SE	05/20/2019	22,399.00	0.00	06/11/2019	22,399.00	0.00	0.00	0.00	0.00	0.00
3987684	KM8K2CAAXKU 353333	2019 HYUN	KONA SEL	05/23/2019	23,931.00	0.00	07/08/2019	10,903.39	0.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 52

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3987682	KM8K22AA3KU 353720	2019 HYUN	KONA SEL	05/23/2019	22,576.00	0.00	07/18/2019	22,576.00	0.00	0.00	0.00	0.00
3984079	KM8K1CAA2KU 354933	2019 HYUN	KONA SE	05/20/2019	22,423.00	0.00	05/30/2019	22,423.00	0.00	0.00	0.00	0.00
4033716	KM8K1CAA7KU 355575	2019 HYUN	KONA SE	06/26/2019	22,423.00	0.00	07/19/2019	22,423.00	0.00	0.00	0.00	0.00
4000782	KM8K1CAA3KU 356481	2019 HYUN	KONA SE	06/03/2019	22,399.00	0.00	07/10/2019	22,399.00	0.00	0.00	0.00	0.00
3984070	KM8K1CAA6KU 356765	2019 HYUN	KONA SE	05/21/2019	22,175.00	0.00	06/26/2019	22,175.00	0.00	0.00	0.00	0.00
3991724	KM8K2CAA5KU 357192	2019 HYUN	KONA SEL	05/24/2019	23,976.00	0.00	07/10/2019	2,019.49	0.00	0.00	0.00	0.00
4060037	KM8K2CAA6KU 357945	2019 HYUN	KONA SEL	07/18/2019	23,770.00	0.00	08/06/2019	23,770.00	0.00	0.00	0.00	0.00
3984069	KM8K1CAA3KU 358215	2019 HYUN	KONA SE	05/21/2019	22,240.00	0.00	06/17/2019	22,240.00	0.00	0.00	0.00	0.00
3563782	5NPD84LF5JH 359379	2018 HYUN	ELANTRA SEL	06/15/2018	19,646.00	0.00	02/28/2019	19,646.00	0.00	0.00	0.00	0.00
3987683	KM8K2CAA1KU 360090	2019 HYUN	KONA SEL	05/23/2019	23,976.00	0.00	07/02/2019	23,976.00	0.00	0.00	0.00	0.00
3563861	5NPD84LF8JH 360395	2018 HYUN	ELANTRA SEL	06/15/2018	19,620.00	0.00	01/16/2019	19,620.00	0.00	0.00	0.00	0.00
3607155	5NPD84LF5JH 361505	2018 HYUN	ELANTRA SEL	07/20/2018	19,670.00	0.00	04/10/2019	19,670.00	0.00	0.00	0.00	0.00
3997326	KM8K1CAA5KU 364355	2019 HYUN	KONA SE	05/31/2019	22,475.00	0.00	06/17/2019	1,717.90	0.00	0.00	0.00	0.00
4033715	KM8K1CAA6KU 365000	2019 HYUN	KONA SE	06/26/2019	22,475.00	0.00	07/09/2019	22,475.00	0.00	0.00	0.00	0.00
4000783	KM8K2CAA5KU 366345	2019 HYUN	KONA SEL	06/03/2019	23,996.00	0.00	07/23/2019	1,608.59	0.00	0.00	0.00	0.00
4005462	KM8K1CAA2KU 366905	2019 HYUN	KONA SE	06/06/2019	22,475.00	0.00	06/19/2019	1,622.60	0.00	0.00	0.00	0.00
3587586	5NPD84LFXJH 366909	2018 HYUN	ELANTRA SEL	07/03/2018	19,670.00	0.00	01/22/2019	19,670.00	0.00	0.00	0.00	0.00
4005464	KM8K5CA50KU 366960	2019 HYUN	KONA ULTIMAT	06/06/2019	29,378.00	0.00	06/21/2019	2,341.54	0.00	0.00	0.00	0.00
3610665	5NPD74LF6JH 367185	2018 HYUN	ELANTRA SE	07/24/2018	19,166.00	0.00	10/22/2018	19,166.00	0.00	0.00	0.00	0.00
3566296	5NPD84LF5JH 367434	2018 HYUN	ELANTRA SEL	06/18/2018	19,646.00	0.00	10/31/2018	19,646.00	0.00	0.00	0.00	0.00
3608846	5NPD74LF5JH 367887	2018 HYUN	ELANTRA SE	07/23/2018	19,166.00	0.00	10/17/2018	19,166.00	0.00	0.00	0.00	0.00
3607102	5NPD74LF6JH 368532	2018 HYUN	ELANTRA SE	07/20/2018	19,150.00	0.00	11/05/2018	19,150.00	0.00	0.00	0.00	0.00
3610686	5NPD84LF1JH 372517	2018 HYUN	ELANTRA SEL	07/24/2018	19,604.00	0.00	03/08/2019	19,604.00	0.00	0.00	0.00	0.00
3608911	5NPD84LF1JH 373103	2018 HYUN	ELANTRA SEL	07/23/2018	19,604.00	0.00	11/28/2018	19,604.00	0.00	0.00	0.00	0.00
Customer Name: LONGMORE , D												
3581802	5NPD84LF6JH 373999	2018 HYUN	ELANTRA SEL	06/28/2018	19,673.00	0.00	01/09/2019	19,673.00	0.00	0.00	0.00	0.00
3581861	5NPD84LFXJH 374234	2018 HYUN	ELANTRA SEL	06/28/2018	19,670.00	0.00	02/27/2019	19,670.00	0.00	0.00	0.00	0.00
3578535	5NPD84LF3JH 374494	2018 HYUN	ELANTRA SEL	06/26/2018	19,673.00	0.00	02/08/2019	19,673.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 53

Cost Center: 44009

10/03/2019

Dealer: NY055 - Nemet Hyundai

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3619114	5NPD84LF7JH 375082	2018 HYUN	ELANTRA SEL	07/31/2018	19,593.00	0.00	01/30/2019	19,593.00	0.00	0.00	0.00	0.00
3639833	5NPD84LF7JH 375485	2018 HYUN	ELANTRA SEL	08/20/2018	19,604.00	0.00	03/26/2019	19,604.00	0.00	0.00	0.00	0.00
3607133	5NPD84LF2JH 375619	2018 HYUN	ELANTRA SEL	07/20/2018	19,604.00	0.00	03/06/2019	19,604.00	0.00	0.00	0.00	0.00
3612015	5NPD84LF4JH 375668	2018 HYUN	ELANTRA SEL	07/25/2018	19,572.00	0.00	01/18/2019	19,572.00	0.00	0.00	0.00	0.00
3610746	5NPD84LF9JH 376153	2018 HYUN	ELANTRA SEL	07/24/2018	19,604.00	0.00	01/28/2019	19,604.00	0.00	0.00	0.00	0.00
4053129	KM8K2CAA9KU 376585	2019 HYUN	KONA SEL	07/11/2019	24,054.00	0.00	07/31/2019	1,337.15	0.00	0.00	0.00	0.00
3583508	5NPD84LF9JH 376721	2018 HYUN	ELANTRA SEL	06/29/2018	19,670.00	0.00	02/20/2019	19,670.00	0.00	0.00	0.00	0.00
3612079	5NPD84LFXJH 376825	2018 HYUN	ELANTRA SEL	07/25/2018	22,461.00	0.00	10/09/2018	22,461.00	0.00	0.00	0.00	0.00
4053130	KM8K5CA56KU 377011	2019 HYUN	KONA ULTIMAT	07/11/2019	29,431.00	0.00	07/31/2019	29,431.00	0.00	0.00	0.00	0.00
3608848	5NPD74LF5JH 377397	2018 HYUN	ELANTRA SE	07/23/2018	19,200.00	0.00	12/07/2018	19,200.00	0.00	0.00	0.00	0.00
4053128	KM8K2CAA5KU 377894	2019 HYUN	KONA SEL	07/11/2019	24,054.00	0.00	08/21/2019	703.80	0.00	0.00	0.00	0.00
4053127	KM8K2CAA1KU 378038	2019 HYUN	KONA SEL	07/11/2019	24,054.00	0.00	08/28/2019	24,054.00	0.00	0.00	0.00	0.00
4051215	KM8K2CAAUXKU 378118	2019 HYUN	KONA SEL	07/10/2019	24,054.00	0.00	08/01/2019	1,759.96	0.00	0.00	0.00	0.00
3607171	5NPD84LF7JH 378807	2018 HYUN	ELANTRA SEL	07/20/2018	19,593.00	0.00	02/21/2019	19,593.00	0.00	0.00	0.00	0.00
3609096	5NPD84LF8JH 378881	2018 HYUN	ELANTRA SEL	07/23/2018	19,604.00	0.00	01/16/2019	19,604.00	0.00	0.00	0.00	0.00
3607142	5NPD84LF3JH 379050	2018 HYUN	ELANTRA SEL	07/20/2018	19,649.00	0.00	03/15/2019	19,649.00	0.00	0.00	0.00	0.00
3608897	5NPD84LF0JH 379233	2018 HYUN	ELANTRA SEL	07/23/2018	19,670.00	0.00	03/15/2019	19,670.00	0.00	0.00	0.00	0.00
4051214	KM8K1CAA0KU 379460	2019 HYUN	KONA SE	07/10/2019	22,472.00	0.00	08/01/2019	22,472.00	0.00	0.00	0.00	0.00
4053126	KM8K1CAA4KU 379722	2019 HYUN	KONA SE	07/11/2019	22,472.00	0.00	08/16/2019	1,270.07	0.00	0.00	0.00	0.00
3614634	5NPD84LF6JH 379978	2018 HYUN	ELANTRA SEL	07/27/2018	19,596.00	0.00	02/12/2019	19,596.00	0.00	0.00	0.00	0.00
3608825	5NPD74LF2JH 380192	2018 HYUN	ELANTRA SE	07/23/2018	19,147.00	0.00	12/07/2018	19,147.00	0.00	0.00	0.00	0.00
3614655	5NPD84LF9JH 380204	2018 HYUN	ELANTRA SEL	07/27/2018	20,555.00	0.00	02/12/2019	20,555.00	0.00	0.00	0.00	0.00
3617027	5NPD84LFXJH 380292	2018 HYUN	ELANTRA SEL	07/30/2018	19,620.00	0.00	01/25/2019	19,620.00	0.00	0.00	0.00	0.00
3614623	5NPD84LF5JH 380362	2018 HYUN	ELANTRA SEL	07/27/2018	19,620.00	0.00	02/28/2019	19,620.00	0.00	0.00	0.00	0.00
3609140	5NPD84LFXJH 380440	2018 HYUN	ELANTRA SEL	07/23/2018	19,604.00	0.00	03/18/2019	19,604.00	0.00	0.00	0.00	0.00
3619048	5NPD74LF7JH 381659	2018 HYUN	ELANTRA SE	07/31/2018	19,123.00	0.00	11/09/2018	19,123.00	0.00	0.00	0.00	0.00
3620306	5NPD84LF5JH 382189	2018 HYUN	ELANTRA SEL	08/01/2018	19,593.00	0.00	03/11/2019	19,593.00	0.00	0.00	0.00	0.00
3608994	5NPD84LF4JH 382961	2018 HYUN	ELANTRA SEL	07/23/2018	19,613.00	0.00	01/28/2019	19,613.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 54

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3610695	5NPD84LF2JH 383803	2018 HYUN	ELANTRA SEL	07/24/2018	19,621.00	0.00	01/04/2019	19,621.00	0.00	0.00	0.00	0.00
3612082	5NPD84LFXJH 384262	2018 HYUN	ELANTRA SEL	07/25/2018	19,641.00	0.00	03/21/2019	19,641.00	0.00	0.00	0.00	0.00
3612029	5NPD84LF5JH 384511	2018 HYUN	ELANTRA SEL	07/25/2018	19,641.00	0.00	03/15/2019	19,641.00	0.00	0.00	0.00	0.00
3619044	5NPD74LF5JH 384642	2018 HYUN	ELANTRA SE	07/31/2018	19,166.00	0.00	12/18/2018	19,166.00	0.00	0.00	0.00	0.00
3612072	5NPD84LF9JH 384902	2018 HYUN	ELANTRA SEL	07/25/2018	19,641.00	0.00	03/21/2019	19,641.00	0.00	0.00	0.00	0.00
3624293	5NPD84LF5JH 385786	2018 HYUN	ELANTRA SEL	08/06/2018	19,641.00	0.00	03/15/2019	19,641.00	0.00	0.00	0.00	0.00
3617015	5NPD84LF9JH 385810	2018 HYUN	ELANTRA SEL	07/30/2018	19,641.00	0.00	04/09/2019	19,641.00	0.00	0.00	0.00	0.00
3624236	5NPD84LF2JH 385972	2018 HYUN	ELANTRA SEL	08/06/2018	20,555.00	0.00	01/25/2019	20,555.00	0.00	0.00	0.00	0.00
3616929	5NPD84LF4JH 387089	2018 HYUN	ELANTRA SEL	07/30/2018	19,641.00	0.00	04/03/2019	19,641.00	0.00	0.00	0.00	0.00
3625713	5NPD84LF0JH 387204	2018 HYUN	ELANTRA SEL	08/07/2018	20,555.00	0.00	02/08/2019	20,555.00	0.00	0.00	0.00	0.00
3624237	5NPD84LF2JH 387267	2018 HYUN	ELANTRA SEL	08/06/2018	20,579.00	0.00	11/28/2018	20,579.00	0.00	0.00	0.00	0.00
Customer Name: FURONE, E.												
3631912	5NPD84LF8JH 387449	2018 HYUN	ELANTRA SEL	08/13/2018	19,620.00	0.00	03/04/2019	19,620.00	0.00	0.00	0.00	0.00
3625784	5NPD84LF8JH 387628	2018 HYUN	ELANTRA SEL	08/07/2018	19,620.00	0.00	03/05/2019	19,620.00	0.00	0.00	0.00	0.00
3625776	5NPD84LF7JH 387653	2018 HYUN	ELANTRA SEL	08/07/2018	19,572.00	0.00	10/15/2018	19,572.00	0.00	0.00	0.00	0.00
3625730	5NPD84LF2JH 387835	2018 HYUN	ELANTRA SEL	08/07/2018	20,538.00	0.00	10/04/2018	20,538.00	0.00	0.00	0.00	0.00
3631896	5NPD84LF7JH 387863	2018 HYUN	ELANTRA SEL	08/13/2018	19,620.00	0.00	10/17/2018	19,620.00	0.00	0.00	0.00	0.00
3619146	5NPD84LFXJH 387873	2018 HYUN	ELANTRA SEL	07/31/2018	19,620.00	0.00	12/07/2018	19,620.00	0.00	0.00	0.00	0.00
Customer Name: RICE, K												
3625792	5NPD84LF9JH 387881	2018 HYUN	ELANTRA SEL	08/07/2018	19,620.00	0.00	03/15/2019	19,620.00	0.00	0.00	0.00	0.00
3620295	5NPD84LF2JH 387897	2018 HYUN	ELANTRA SEL	08/01/2018	19,620.00	0.00	03/12/2019	19,620.00	0.00	0.00	0.00	0.00
3625743	5NPD84LF3JH 387990	2018 HYUN	ELANTRA SEL	08/07/2018	19,620.00	0.00	03/19/2019	19,620.00	0.00	0.00	0.00	0.00
3646564	5NPD84LF9JH 388383	2018 HYUN	ELANTRA SEL	08/24/2018	20,578.00	0.00	12/27/2018	20,578.00	0.00	0.00	0.00	0.00
3624161	5NPD74LF2JH 388552	2018 HYUN	ELANTRA SE	08/06/2018	19,166.00	0.00	11/19/2018	19,166.00	0.00	0.00	0.00	0.00
3627123	5NPD84LF9JH 388643	2018 HYUN	ELANTRA SEL	08/08/2018	19,641.00	0.00	04/03/2019	19,641.00	0.00	0.00	0.00	0.00
3629839	5NPD74LF9JH 389570	2018 HYUN	ELANTRA SE	08/10/2018	19,166.00	0.00	11/02/2018	19,166.00	0.00	0.00	0.00	0.00
3629891	5NPD84LF5JH 389594	2018 HYUN	ELANTRA SEL	08/10/2018	19,641.00	0.00	02/28/2019	19,641.00	0.00	0.00	0.00	0.00
3631863	5NPD84LF5JH 389899	2018 HYUN	ELANTRA SEL	08/13/2018	19,620.00	0.00	03/26/2019	19,620.00	0.00	0.00	0.00	0.00
3631948	5NPD84LFXJH 389932	2018 HYUN	ELANTRA SEL	08/13/2018	19,613.00	0.00	03/21/2019	19,613.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 55

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	.	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	.	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	.	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	.	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3631742	5NPD74LF6JH 390031	2018 HYUN	ELANTRA SE	08/13/2018	19,166.00	0.00	12/05/2018	19,166.00	0.00	0.00	0.00	0.00
Customer Name: BAKER, S.												
3631903	5NPD84LF7JH 390066	2018 HYUN	ELANTRA SEL	08/13/2018	19,620.00	0.00	03/15/2019	19,620.00	0.00	0.00	0.00	0.00
4056851	KM8K5CA54KU 390162	2019 HYUN	KONA ULTIMAT	07/15/2019	29,460.00	0.00	08/14/2019	389.67	0.00	0.00	0.00	0.00
3631774	5NPD74LFXJH 390226	2018 HYUN	ELANTRA SE	08/13/2018	19,166.00	0.00	11/01/2018	19,166.00	0.00	0.00	0.00	0.00
3642807	5NPD84LF6JH 390365	2018 HYUN	ELANTRA SEL	08/22/2018	19,613.00	0.00	03/19/2019	19,613.00	0.00	0.00	0.00	0.00
3631811	5NPD84LF1JH 390371	2018 HYUN	ELANTRA SEL	08/13/2018	19,596.00	0.00	03/05/2019	19,596.00	0.00	0.00	0.00	0.00
3631842	5NPD84LF3JH 390582	2018 HYUN	ELANTRA SEL	08/13/2018	19,593.00	0.00	01/31/2019	19,593.00	0.00	0.00	0.00	0.00
3637650	5NPD84LF6JH 390866	2018 HYUN	ELANTRA SEL	08/17/2018	19,620.00	0.00	03/22/2019	19,620.00	0.00	0.00	0.00	0.00
3639840	5NPD84LF7JH 390911	2018 HYUN	ELANTRA SEL	08/20/2018	19,613.00	0.00	03/25/2019	19,613.00	0.00	0.00	0.00	0.00
3642834	5NPD84LFXJH 391003	2018 HYUN	ELANTRA SEL	08/22/2018	19,596.00	0.00	11/29/2018	19,596.00	0.00	0.00	0.00	0.00
3639889	5NPD84LF9JH 391011	2018 HYUN	ELANTRA SEL	08/20/2018	19,613.00	0.00	02/21/2019	19,613.00	0.00	0.00	0.00	0.00
3646493	5NPD84LF1JH 391066	2018 HYUN	ELANTRA SEL	08/24/2018	19,620.00	0.00	01/14/2019	19,620.00	0.00	0.00	0.00	0.00
3639911	5NPD84LFXJH 391227	2018 HYUN	ELANTRA SEL	08/20/2018	20,527.00	0.00	01/11/2019	20,527.00	0.00	0.00	0.00	0.00
3639912	5NPD84LFXJH 391406	2018 HYUN	ELANTRA SEL	08/20/2018	19,596.00	0.00	10/17/2018	19,596.00	0.00	0.00	0.00	0.00
3646513	5NPD84LF4JH 391420	2018 HYUN	ELANTRA SEL	08/24/2018	20,538.00	0.00	02/04/2019	20,538.00	0.00	0.00	0.00	0.00
3639809	5NPD84LF6JH 391743	2018 HYUN	ELANTRA SEL	08/20/2018	19,569.00	0.00	11/19/2018	19,569.00	0.00	0.00	0.00	0.00
3646526	5NPD84LF5JH 391913	2018 HYUN	ELANTRA SEL	08/24/2018	19,596.00	0.00	12/27/2018	19,596.00	0.00	0.00	0.00	0.00
3639714	5NPD84LF2JH 391979	2018 HYUN	ELANTRA SEL	08/20/2018	20,578.00	0.00	12/17/2018	20,578.00	0.00	0.00	0.00	0.00
3644910	5NPD84LF8JH 392084	2018 HYUN	ELANTRA SEL	08/23/2018	20,636.00	0.00	12/17/2018	20,636.00	0.00	0.00	0.00	0.00
3639770	5NPD84LF4JH 392101	2018 HYUN	ELANTRA SEL	08/20/2018	19,572.00	0.00	01/04/2019	19,572.00	0.00	0.00	0.00	0.00
3639734	5NPD84LF3JH 392106	2018 HYUN	ELANTRA SEL	08/20/2018	19,596.00	0.00	01/03/2019	19,596.00	0.00	0.00	0.00	0.00
3639892	5NPD84LF9JH 392109	2018 HYUN	ELANTRA SEL	08/20/2018	20,636.00	0.00	02/06/2019	20,636.00	0.00	0.00	0.00	0.00
3646566	5NPD84LF9JH 392157	2018 HYUN	ELANTRA SEL	08/24/2018	19,569.00	0.00	10/22/2018	19,569.00	0.00	0.00	0.00	0.00
3639845	5NPD84LF7JH 392187	2018 HYUN	ELANTRA SEL	08/20/2018	19,620.00	0.00	02/22/2019	19,620.00	0.00	0.00	0.00	0.00
3637620	5NPD84LF0JH 392189	2018 HYUN	ELANTRA SEL	08/17/2018	19,620.00	0.00	04/03/2019	19,620.00	0.00	0.00	0.00	0.00
3639846	5NPD84LF7JH 392190	2018 HYUN	ELANTRA SEL	08/20/2018	20,470.00	0.00	01/03/2019	20,470.00	0.00	0.00	0.00	0.00
3646507	5NPD84LF3JH 392199	2018 HYUN	ELANTRA SEL	08/24/2018	20,636.00	0.00	01/28/2019	20,636.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 56

10/03/2019

Cost Center: 44009

16:45:35

Dealer: NY055 - Nemet Hyundai

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3639735	5NPD84LF3JH 392218	2018 HYUN	ELANTRA SEL	08/20/2018	19,596.00	0.00	01/02/2019	19,596.00	0.00	0.00	0.00	0.00
3641401	5NPD84LF0JH 392239	2018 HYUN	ELANTRA SEL	08/21/2018	20,513.00	0.00	12/11/2018	20,513.00	0.00	0.00	0.00	0.00
3641402	5NPD84LF0JH 392242	2018 HYUN	ELANTRA SEL	08/21/2018	20,513.00	0.00	01/10/2019	20,513.00	0.00	0.00	0.00	0.00
4061470	KM8K6CAA7KU 392353	2019 HYUN	KONA SEL	07/18/2019	25,523.00	0.00	07/29/2019	901.70	0.00	0.00	0.00	0.00
3639847	5NPD84LF7JH 392383	2018 HYUN	ELANTRA SEL	08/20/2018	19,613.00	0.00	03/15/2019	19,613.00	0.00	0.00	0.00	0.00
3641422	5NPD84LF3JH 392462	2018 HYUN	ELANTRA SEL	08/21/2018	19,613.00	0.00	12/12/2018	19,613.00	0.00	0.00	0.00	0.00
3637638	5NPD84LF4JH 392535	2018 HYUN	ELANTRA SEL	08/17/2018	19,596.00	0.00	10/15/2018	19,596.00	0.00	0.00	0.00	0.00
3639923	5NPD94LA2JH 392759	2018 HYUN	ELANTRA ECO	08/20/2018	21,157.00	0.00	04/10/2019	21,157.00	0.00	0.00	0.00	0.00
3651632	5NPD74LF4JH 392988	2018 HYUN	ELANTRA SE	08/29/2018	19,173.00	0.00	11/08/2018	19,173.00	0.00	0.00	0.00	0.00
4059888	KM8K3CA56KU 392999	2019 HYUN	KONA LIMITED	07/17/2019	27,600.00	0.00	08/22/2019	27,600.00	0.00	0.00	0.00	0.00
3634842	5NPD84LF8JH 393381	2018 HYUN	ELANTRA SEL	08/15/2018	19,527.00	0.00	01/03/2019	19,527.00	0.00	0.00	0.00	0.00
3637626	5NPD84LF1JH 393559	2018 HYUN	ELANTRA SEL	08/17/2018	20,531.00	0.00	10/17/2018	20,531.00	0.00	0.00	0.00	0.00
3651695	5NPD84LF7JH 393856	2018 HYUN	ELANTRA SEL	08/29/2018	20,531.00	0.00	01/25/2019	20,531.00	0.00	0.00	0.00	0.00
3646542	5NPD84LF7JH 393937	2018 HYUN	ELANTRA SEL	08/24/2018	20,555.00	0.00	01/08/2019	20,555.00	0.00	0.00	0.00	0.00
3644897	5NPD84LF4JH 394320	2018 HYUN	ELANTRA SEL	08/23/2018	19,621.00	0.00	03/04/2019	19,621.00	0.00	0.00	0.00	0.00
3637652	5NPD84LF6JH 394335	2018 HYUN	ELANTRA SEL	08/17/2018	19,739.00	0.00	04/01/2019	19,739.00	0.00	0.00	0.00	0.00
3646482	5NPD84LF0JH 394363	2018 HYUN	ELANTRA SEL	08/24/2018	20,531.00	0.00	01/15/2019	20,531.00	0.00	0.00	0.00	0.00
3646516	5NPD84LF4JH 394480	2018 HYUN	ELANTRA SEL	08/24/2018	19,596.00	0.00	01/08/2019	19,596.00	0.00	0.00	0.00	0.00
3646483	5NPD84LF0JH 394489	2018 HYUN	ELANTRA SEL	08/24/2018	19,614.00	0.00	01/25/2019	19,614.00	0.00	0.00	0.00	0.00
3637627	5NPD84LF1JH 395019	2018 HYUN	ELANTRA SEL	08/17/2018	19,527.00	0.00	11/30/2018	19,527.00	0.00	0.00	0.00	0.00
Customer Name: SANTOLI, V												
3651677	5NPD84LF5JH 396013	2018 HYUN	ELANTRA SEL	08/29/2018	20,531.00	0.00	11/27/2018	20,531.00	0.00	0.00	0.00	0.00
3651665	5NPD84LF4JH 396262	2018 HYUN	ELANTRA SEL	08/29/2018	19,596.00	0.00	11/06/2018	19,596.00	0.00	0.00	0.00	0.00
3658467	5NPD84LF7JH 396854	2018 HYUN	ELANTRA SEL	09/05/2018	20,552.00	0.00	11/09/2018	20,552.00	0.00	0.00	0.00	0.00
3690387	5NPD84LF3JH 399248	2018 HYUN	ELANTRA SEL	10/02/2018	19,739.00	0.00	01/11/2019	19,739.00	0.00	0.00	0.00	0.00
3672860	5NPD84LF7JH 399334	2018 HYUN	ELANTRA SEL	09/18/2018	19,556.00	0.00	12/20/2018	19,556.00	0.00	0.00	0.00	0.00
3665765	5NPD74LF8JH 400011	2018 HYUN	ELANTRA SE	09/12/2018	19,252.00	0.00	11/15/2018	19,252.00	0.00	0.00	0.00	0.00
3664412	5NPD74LF3JH 400207	2018 HYUN	ELANTRA SE	09/11/2018	19,252.00	0.00	10/17/2018	19,252.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 57

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3676268	5NPD84LF5JH 400318	2018 HYUN	ELANTRA SEL	09/20/2018	20,513.00	0.00	02/13/2019	20,513.00	0.00	0.00	0.00	0.00
3665776	5NPD84LF4JH 402190	2018 HYUN	ELANTRA SEL	09/12/2018	20,527.00	0.00	01/25/2019	20,527.00	0.00	0.00	0.00	0.00
3702681	5NPD84LF0KH 405329	2019 HYUN	ELANTRA SEL	10/12/2018	21,090.00	0.00	05/09/2019	2,870.66	0.00	0.00	0.00	0.00
3702958	5NPD84LFXKH 406228	2019 HYUN	ELANTRA SEL	10/12/2018	21,090.00	0.00	04/15/2019	21,090.00	0.00	0.00	0.00	0.00
3782143	5NPD74LF7KH 407128	2019 HYUN	ELANTRA SE	12/14/2018	18,968.00	0.00	03/27/2019	18,968.00	0.00	0.00	0.00	0.00
3709997	5NPD84LF8KH 407975	2019 HYUN	ELANTRA SEL	10/18/2018	20,039.00	0.00	02/28/2019	20,039.00	0.00	0.00	0.00	0.00
3709988	5NPD84LF7KH 408485	2019 HYUN	ELANTRA SEL	10/18/2018	19,997.00	0.00	04/02/2019	19,997.00	0.00	0.00	0.00	0.00
3707000	5NPD84LF8KH 408706	2019 HYUN	ELANTRA SEL	10/16/2018	19,997.00	0.00	01/08/2019	19,997.00	0.00	0.00	0.00	0.00
3702933	5NPD84LF9KH 408777	2019 HYUN	ELANTRA SEL	10/12/2018	19,997.00	0.00	04/05/2019	19,997.00	0.00	0.00	0.00	0.00
3706885	5NPD84LF2KH 408880	2019 HYUN	ELANTRA SEL	10/16/2018	20,090.00	0.00	04/09/2019	20,090.00	0.00	0.00	0.00	0.00
3710016	5NPD84LFXKH 409436	2019 HYUN	ELANTRA SEL	10/18/2018	20,132.00	0.00	04/23/2019	20,132.00	0.00	0.00	0.00	0.00
3701561	5NPD84LF7KH 409538	2019 HYUN	ELANTRA SEL	10/11/2018	21,115.00	0.00	04/29/2019	21,115.00	0.00	0.00	0.00	0.00
3699856	5NPD84LF5KH 409831	2019 HYUN	ELANTRA SEL	10/10/2018	21,090.00	0.00	05/02/2019	21,090.00	0.00	0.00	0.00	0.00
3709958	5NPD84LF3KH 410153	2019 HYUN	ELANTRA SEL	10/18/2018	20,021.00	0.00	04/25/2019	20,021.00	0.00	0.00	0.00	0.00
3706947	5NPD84LF5KH 410588	2019 HYUN	ELANTRA SEL	10/16/2018	20,039.00	0.00	04/23/2019	20,039.00	0.00	0.00	0.00	0.00
3699730	5NPD84LF0KH 411079	2019 HYUN	ELANTRA SEL	10/10/2018	20,039.00	0.00	12/18/2018	20,039.00	0.00	0.00	0.00	0.00
3699802	5NPD84LF3KH 411089	2019 HYUN	ELANTRA SEL	10/10/2018	19,997.00	0.00	04/25/2019	19,997.00	0.00	0.00	0.00	0.00
3706856	5NPD84LF1KH 411320	2019 HYUN	ELANTRA SEL	10/16/2018	20,039.00	0.00	02/20/2019	20,039.00	0.00	0.00	0.00	0.00
3701534	5NPD84LF6KH 411345	2019 HYUN	ELANTRA SEL	10/11/2018	20,956.00	0.00	05/10/2019	20,956.00	0.00	0.00	0.00	0.00
3701511	5NPD84LF5KH 411353	2019 HYUN	ELANTRA SEL	10/11/2018	20,021.00	0.00	05/07/2019	20,021.00	0.00	0.00	0.00	0.00
3702702	5NPD84LF0KH 411552	2019 HYUN	ELANTRA SEL	10/12/2018	19,997.00	0.00	04/29/2019	19,997.00	0.00	0.00	0.00	0.00
3709999	5NPD84LF8KH 411640	2019 HYUN	ELANTRA SEL	10/18/2018	20,039.00	0.00	04/29/2019	20,039.00	0.00	0.00	0.00	0.00
3702746	5NPD84LF2KH 411732	2019 HYUN	ELANTRA SEL	10/12/2018	20,039.00	0.00	09/05/2019	20,039.00	0.00	0.00	0.00	0.00
3701497	5NPD84LF4KH 411845	2019 HYUN	ELANTRA SEL	10/11/2018	20,021.00	0.00	04/05/2019	20,021.00	0.00	0.00	0.00	0.00
3701476	5NPD84LF3KH 412081	2019 HYUN	ELANTRA SEL	10/11/2018	19,997.00	0.00	03/19/2019	19,997.00	0.00	0.00	0.00	0.00
3701512	5NPD84LF5KH 412101	2019 HYUN	ELANTRA SEL	10/11/2018	19,997.00	0.00	11/30/2018	19,997.00	0.00	0.00	0.00	0.00
3710017	5NPD84LFXKH 412532	2019 HYUN	ELANTRA SEL	10/18/2018	20,132.00	0.00	04/15/2019	20,132.00	0.00	0.00	0.00	0.00
3709960	5NPD84LF3KH 413148	2019 HYUN	ELANTRA SEL	10/18/2018	20,115.00	0.00	05/06/2019	3,144.44	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 58

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3722138	5NPD84LF5KH 414138	2019 HYUN	ELANTRA SEL	10/29/2018	20,997.00	0.00	04/09/2019	20,997.00	0.00	0.00	0.00	0.00
3715699	5NPD84LFXKH 415432	2019 HYUN	ELANTRA SEL	10/23/2018	20,997.00	0.00	05/02/2019	20,997.00	0.00	0.00	0.00	0.00
3727751	5NPD84LF0KH 417626	2019 HYUN	ELANTRA SEL	11/01/2018	20,997.00	0.00	01/10/2019	20,997.00	0.00	0.00	0.00	0.00
3726265	5NPD84LF2KH 419071	2019 HYUN	ELANTRA SEL	10/31/2018	20,956.00	0.00	01/14/2019	20,956.00	0.00	0.00	0.00	0.00
3732045	5NPD84LFXKH 421781	2019 HYUN	ELANTRA SEL	11/05/2018	21,073.00	0.00	02/19/2019	21,073.00	0.00	0.00	0.00	0.00
3744256	5NPD84LFXKH 423787	2019 HYUN	ELANTRA SEL	11/13/2018	20,997.00	0.00	03/14/2019	20,997.00	0.00	0.00	0.00	0.00
3760641	5NPD74LF2KH 427013	2019 HYUN	ELANTRA SE	11/28/2018	18,845.00	0.00	04/24/2019	18,845.00	0.00	0.00	0.00	0.00
3748642	5NPD94LA5KH 427053	2019 HYUN	ELANTRA ECO	11/16/2018	21,700.00	0.00	05/17/2019	21,700.00	0.00	0.00	0.00	0.00
4002830	5NPD74LF0KH 427785	2019 HYUN	ELANTRA SE	06/05/2019	18,751.00	0.00	06/26/2019	7,017.34	0.00	0.00	0.00	0.00
3831610	5NPD74LF7KH 438394	2019 HYUN	ELANTRA SE	01/24/2019	18,927.00	0.00	04/09/2019	18,927.00	0.00	0.00	0.00	0.00
3188999	KMHD74LF1JU 442585	2018 HYUN	ELANTRA SE	08/16/2017	18,750.00	0.00	02/11/2019	13,125.00	0.00	0.00	0.00	0.00
3206971	KMHD84LF9JU 443268	2018 HYUN	ELANTRA SEL	08/31/2017	26,585.00	0.00	10/09/2018	23,926.50	0.00	0.00	0.00	0.00
3831662	5NPD84LFXKH 443926	2019 HYUN	ELANTRA SEL	01/24/2019	21,038.00	0.00	04/29/2019	21,038.00	0.00	0.00	0.00	0.00
3844693	5NPD74LF1KH 444420	2019 HYUN	ELANTRA SE	02/04/2019	18,927.00	0.00	03/01/2019	18,927.00	0.00	0.00	0.00	0.00
3826066	5NPD74LF0KH 444814	2019 HYUN	ELANTRA SE	01/18/2019	18,834.00	0.00	04/11/2019	18,834.00	0.00	0.00	0.00	0.00
3831597	5NPD74LF3KH 445682	2019 HYUN	ELANTRA SE	01/24/2019	18,834.00	0.00	05/09/2019	18,834.00	0.00	0.00	0.00	0.00
3200146	KMHD04LB1JU 447058	2018 HYUN	ELANTRA SPOR	08/25/2017	25,456.00	0.00	02/11/2019	17,819.20	0.00	0.00	0.00	0.00
3196074	KMHD84LF2JU 447095	2018 HYUN	ELANTRA SEL	08/22/2017	22,464.00	0.00	02/11/2019	15,724.80	0.00	0.00	0.00	0.00
3947279	5NPD84LF5KH 486800	2019 HYUN	ELANTRA SEL	04/23/2019	20,447.00	0.00	05/01/2019	1,079.18	0.00	0.00	0.00	0.00
3949836	5NPD84LF9KH 487772	2019 HYUN	ELANTRA SEL	04/24/2019	20,447.00	0.00	05/13/2019	574.62	0.00	0.00	0.00	0.00
3962807	5NPD84LF8KH 489867	2019 HYUN	ELANTRA SEL	05/03/2019	20,447.00	0.00	06/06/2019	20,447.00	0.00	0.00	0.00	0.00
4033708	5NPD84LF5LH 492873	2020 HYUN	ELANTRA SEL	06/26/2019	20,422.00	0.00	07/16/2019	20,422.00	0.00	0.00	0.00	0.00
4021665	5NPD74LF8LH 495169	2020 HYUN	ELANTRA SE	06/18/2019	19,610.00	0.00	08/21/2019	19,610.00	0.00	0.00	0.00	0.00
4035755	5NPD74LF5LH 498319	2020 HYUN	ELANTRA SE	06/27/2019	19,610.00	0.00	07/16/2019	19,610.00	0.00	0.00	0.00	0.00
4021669	5NPD84LF6LH 498374	2020 HYUN	ELANTRA SEL	06/18/2019	26,304.00	0.00	07/29/2019	26,304.00	0.00	0.00	0.00	0.00
4025584	5NPD84LF6LH 499167	2020 HYUN	ELANTRA SEL	06/20/2019	21,284.00	0.00	07/10/2019	21,284.00	0.00	0.00	0.00	0.00
4019832	5NPD84LF4LH 502261	2020 HYUN	ELANTRA SEL	06/17/2019	20,422.00	0.00	07/10/2019	20,422.00	0.00	0.00	0.00	0.00
4016979	5NPD84LF7LH 502349	2020 HYUN	ELANTRA SEL	06/14/2019	20,422.00	0.00	06/28/2019	84.33	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 59

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
4023499	5NPD74LF2LH 503878	2020 HYUN	ELANTRA SE	06/19/2019	19,610.00	0.00	07/10/2019	7,229.17	0.00	0.00	0.00	
4015571	5NPD74LF5LH 503938	2020 HYUN	ELANTRA SE	06/13/2019	19,610.00	0.00	07/05/2019	4,786.81	0.00	0.00	0.00	
4016978	5NPD74LF5LH 504006	2020 HYUN	ELANTRA SE	06/14/2019	19,610.00	0.00	07/05/2019	2,220.54	0.00	0.00	0.00	
4019833	5NPD84LF7LH 504019	2020 HYUN	ELANTRA SEL	06/17/2019	26,304.00	0.00	06/24/2019	26,304.00	0.00	0.00	0.00	
4030255	5NPD84LF7LH 504327	2020 HYUN	ELANTRA SEL	06/24/2019	20,422.00	0.00	07/29/2019	20,422.00	0.00	0.00	0.00	
4030256	5NPD84LFXLH 505911	2020 HYUN	ELANTRA SEL	06/24/2019	23,212.00	0.00	08/20/2019	23,212.00	0.00	0.00	0.00	
4047627	5NPD84LF9LH 508024	2020 HYUN	ELANTRA SEL	07/08/2019	20,487.00	0.00	07/17/2019	43.87	0.00	0.00	0.00	
3170322	5XYZWDLA8JG 518208	2018 HYUN	SANTA FE SPO	07/31/2017	38,901.00	0.00	01/10/2019	27,230.70	0.00	0.00	0.00	
3264701	5XYZUDLB8JG 541647	2018 HYUN	SANTA FE SPO	10/16/2017	34,837.00	0.00	12/21/2018	27,869.60	0.00	0.00	0.00	
3264725	5XYZWDLA6JG 542720	2018 HYUN	SANTA FE SPO	10/16/2017	37,295.00	0.00	04/30/2019	26,106.50	0.00	0.00	0.00	
3278567	5XYZWDLA8JG 543285	2018 HYUN	SANTA FE SPO	10/25/2017	38,763.00	0.00	04/09/2019	27,134.10	0.00	0.00	0.00	
3292703	5XYZWDLA9JG 547359	2018 HYUN	SANTA FE SPO	11/06/2017	37,295.00	0.00	11/13/2018	33,565.50	0.00	0.00	0.00	
3535498	5XYZWDLA4JG 568314	2018 HYUN	SANTA FE SPO	05/24/2018	38,935.00	31,148.00	07/10/2019	3,893.50	0.00	11.94	0.00	
3558233	5XYZWDLA5JG 568726	2018 HYUN	SANTA FE SPO	06/12/2018	38,868.00	0.00	07/22/2019	34,981.20	0.00	0.00	0.00	
3163347	5NPE34AF9JH 598178	2018 HYUN	SONATA	07/25/2017	23,869.00	0.00	10/30/2018	19,095.20	0.00	0.00	0.00	
3163297	5NPE24AFXJH 601284	2018 HYUN	SONATA SE	07/25/2017	22,519.00	0.00	10/31/2018	18,015.20	0.00	0.00	0.00	
3156283	5NPE34AF0JH 611318	2018 HYUN	SEL284B2	07/19/2017	23,869.00	0.00	01/10/2019	16,708.30	0.00	0.00	0.00	
3144295	5NPE34AF8JH 611891	2018 HYUN	SEL284B2	07/10/2017	23,869.00	0.00	01/10/2019	16,708.30	0.00	0.00	0.00	
3202305	5NPE34AF9JH 638355	2018 HYUN	SONATA	08/28/2017	23,938.00	0.00	12/06/2018	19,150.40	0.00	0.00	0.00	
3402025	5NPE34AF6JH 657803	2018 HYUN	SONATA	02/06/2018	24,877.00	0.00	01/10/2019	24,877.00	0.00	0.00	0.00	
3430634	5NPE24AF2JH 662757	2018 HYUN	SONATA SE	02/28/2018	22,564.00	0.00	01/28/2019	22,564.00	0.00	0.00	0.00	
3475599	5NPE24AF9JH 666501	2018 HYUN	SONATA SE	04/06/2018	22,576.00	0.00	11/13/2018	22,576.00	0.00	0.00	0.00	
3401989	5NPE24AF7JH 683233	2018 HYUN	SONATA SE	02/06/2018	22,585.00	0.00	01/18/2019	22,585.00	0.00	0.00	0.00	
3781008	KM8J3CA46JU 683424	2018 HYUN	TUCSON SEL	12/14/2018	28,619.00	0.00	01/08/2019	28,619.00	0.00	0.00	0.00	
3470206	KM8J3CA25JU 688435	2018 HYUN	TUCSON LIMIT	04/02/2018	30,864.00	0.00	10/09/2018	30,864.00	0.00	0.00	0.00	
3563912	5NPE24AF0JH 691576	2018 HYUN	SONATA SE	06/15/2018	22,519.00	0.00	11/27/2018	22,519.00	0.00	0.00	0.00	
3781010	KM8J3CA29JU 691841	2018 HYUN	TUCSON	12/14/2018	28,269.00	0.00	01/04/2019	28,269.00	0.00	0.00	0.00	
3509607	5NPE34AF4JH 696146	2018 HYUN	SONATA	05/03/2018	25,443.00	0.00	11/07/2018	25,443.00	0.00	0.00	0.00	

Report ID: TRIAL2

## Hyundai Capital America

Page: 60

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3500509	KM8J3CA27JU 697380	2018 HYUN	TUCSON	04/26/2018	33,353.00	0.00	10/04/2018	33,353.00	0.00	0.00	0.00	0.00
3484223	KM8J2CA46JU 698962	2018 HYUN	TUCSON SE	04/13/2018	24,591.00	0.00	10/30/2018	24,591.00	0.00	0.00	0.00	0.00
3491338	KM8J2CA49JU 699846	2018 HYUN	TUCSON SE	04/19/2018	24,591.00	0.00	12/17/2018	24,591.00	0.00	0.00	0.00	0.00
3508162	KM8J2CA43JU 701140	2018 HYUN	TUCSON SE	05/02/2018	24,629.00	0.00	11/29/2018	24,629.00	0.00	0.00	0.00	0.00
Customer Name: DE LA ROSA, E												
3675285	5NPE34AF3JH 702731	2018 HYUN	SONATA	09/20/2018	27,348.00	0.00	10/12/2018	27,348.00	0.00	0.00	0.00	0.00
3594998	KMHD84LF2JU 704272	2018 HYUN	ELANTRA SEL	07/10/2018	19,572.00	0.00	10/31/2018	19,572.00	0.00	0.00	0.00	0.00
3609765	KMHD04LB6JU 705851	2018 HYUN	ELANTRA SPOR	07/23/2018	23,338.00	0.00	10/29/2018	23,338.00	0.00	0.00	0.00	0.00
3513329	KM8J2CA4XJU 708618	2018 HYUN	TUCSON SE	05/07/2018	24,725.00	0.00	01/08/2019	24,725.00	0.00	0.00	0.00	0.00
3566549	5NPE24AF2JH 708958	2018 HYUN	SONATA SE	06/18/2018	22,519.00	0.00	01/02/2019	22,519.00	0.00	0.00	0.00	0.00
3513325	KM8J2CA49JU 709145	2018 HYUN	TUCSON SE	05/07/2018	24,629.00	0.00	12/11/2018	24,629.00	0.00	0.00	0.00	0.00
3617266	5NPE34AF7JH 709441	2018 HYUN	SONATA	07/30/2018	27,383.00	0.00	02/05/2019	27,383.00	0.00	0.00	0.00	0.00
3508164	KM8J2CA44JU 709537	2018 HYUN	TUCSON SE	05/02/2018	24,742.00	0.00	12/04/2018	24,742.00	0.00	0.00	0.00	0.00
Customer Name: ORTEGA, R												
3563924	5NPE24AF1JH 709941	2018 HYUN	SONATA SE	06/15/2018	22,519.00	0.00	12/03/2018	22,519.00	0.00	0.00	0.00	0.00
Customer Name: GILESPIE, A												
3610848	5NPE34AF4JH 712264	2018 HYUN	SONATA	07/24/2018	27,351.00	0.00	10/05/2018	27,351.00	0.00	0.00	0.00	0.00
3614759	5NPE34AF9JH 715581	2018 HYUN	SONATA	07/27/2018	23,857.00	0.00	11/08/2018	23,857.00	0.00	0.00	0.00	0.00
3610830	5NPE34AF2JH 715941	2018 HYUN	SONATA	07/24/2018	23,851.00	0.00	10/29/2018	23,851.00	0.00	0.00	0.00	0.00
3610831	5NPE34AF2JH 716037	2018 HYUN	SONATA	07/24/2018	24,889.00	0.00	11/27/2018	24,889.00	0.00	0.00	0.00	0.00
3610832	5NPE34AF2JH 716541	2018 HYUN	SONATA	07/24/2018	24,889.00	0.00	01/15/2019	24,889.00	0.00	0.00	0.00	0.00
3609427	5NPE34AF8JH 716558	2018 HYUN	SONATA	07/23/2018	23,857.00	0.00	12/11/2018	23,857.00	0.00	0.00	0.00	0.00
3609227	5NPE24AF5JH 717217	2018 HYUN	SONATA SE	07/23/2018	22,525.00	0.00	12/19/2018	22,525.00	0.00	0.00	0.00	0.00
3712003	5NPE24AF9JH 717219	2018 HYUN	SONATA SE	10/22/2018	22,525.00	0.00	12/20/2018	22,525.00	0.00	0.00	0.00	0.00
3609270	5NPE24AF9JH 717334	2018 HYUN	SONATA SE	07/23/2018	22,525.00	0.00	12/10/2018	22,525.00	0.00	0.00	0.00	0.00
Customer Name: CANNIZZARO, A												
3613500	5NPE34AF7JH 719046	2018 HYUN	SONATA	07/26/2018	24,895.00	0.00	12/19/2018	24,895.00	0.00	0.00	0.00	0.00
3508165	KM8J2CA45JU 719221	2018 HYUN	TUCSON SE	05/02/2018	24,746.00	0.00	10/30/2018	24,746.00	0.00	0.00	0.00	0.00
3614749	5NPE34AF7JH 719399	2018 HYUN	SONATA	07/27/2018	24,324.00	0.00	01/03/2019	24,324.00	0.00	0.00	0.00	0.00

## Hyundai Capital America

Report ID: TRIAL2

Page: 61

Cost Center: 44009

10/03/2019

Dealer: NY055 - Nemet Hyundai

16:45:35

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3509715	KM8J2CA49JU 719447	2018 HYUN	TUCSON SE	05/03/2018	24,742.00	0.00	10/09/2018	24,742.00	0.00	0.00	0.00	0.00
3612354	KMHD84LF0JU 720177	2018 HYUN	ELANTRA SEL	07/25/2018	19,596.00	0.00	02/28/2019	19,596.00	0.00	0.00	0.00	0.00
3612355	KMHD84LF1JU 720186	2018 HYUN	ELANTRA SEL	07/25/2018	19,572.00	0.00	02/06/2019	19,572.00	0.00	0.00	0.00	0.00
3610868	5NPE34AF7JH 720973	2018 HYUN	SONATA	07/24/2018	24,895.00	0.00	11/16/2018	24,895.00	0.00	0.00	0.00	0.00
3621768	KMHD84LF1JU 722388	2018 HYUN	ELANTRA SEL	08/02/2018	19,596.00	0.00	01/10/2019	19,596.00	0.00	0.00	0.00	0.00
3607208	5NPE24AF1JH 722673	2018 HYUN	SONATA SE	07/20/2018	22,525.00	0.00	12/27/2018	22,525.00	0.00	0.00	0.00	0.00
3622932	KMHD84LFXJU 723314	2018 HYUN	ELANTRA SEL	08/03/2018	19,596.00	0.00	02/13/2019	19,596.00	0.00	0.00	0.00	0.00
3633119	KMHD84LF8JU 723442	2018 HYUN	ELANTRA SEL	08/15/2018	19,596.00	0.00	03/21/2019	19,596.00	0.00	0.00	0.00	0.00
3630223	KMHD84LF8JU 723506	2018 HYUN	ELANTRA SEL	08/10/2018	19,593.00	0.00	01/08/2019	19,593.00	0.00	0.00	0.00	0.00
3610886	5NPE34AFXJH 723771	2018 HYUN	SONATA	07/24/2018	24,898.00	0.00	02/08/2019	24,898.00	0.00	0.00	0.00	0.00
3622931	KMHD84LF8JU 723974	2018 HYUN	ELANTRA SEL	08/03/2018	19,596.00	0.00	11/27/2018	19,596.00	0.00	0.00	0.00	0.00
3764294	KMHD84LF8JU 723974	2018 HYUN	ELANTRA SEL	12/03/2018	19,596.00	0.00	02/04/2019	19,596.00	0.00	0.00	0.00	0.00
3622925	KMHD04LB7JU 724005	2018 HYUN	ELANTRA SPOR	08/03/2018	23,338.00	0.00	11/27/2018	23,338.00	0.00	0.00	0.00	0.00
3617244	5NPE34AF4JH 724172	2018 HYUN	SONATA	07/30/2018	25,455.00	0.00	10/16/2018	25,455.00	0.00	0.00	0.00	0.00
3620516	KMHD04LB8JU 724272	2018 HYUN	ELANTRA SPOR	08/01/2018	23,338.00	0.00	10/10/2018	23,338.00	0.00	0.00	0.00	0.00
3522257	KM8J3CA26JU 724438	2018 HYUN	TUCSON	05/14/2018	28,474.00	0.00	10/09/2018	28,474.00	0.00	0.00	0.00	0.00
3622728	5NPE34AF8JH 725759	2018 HYUN	SONATA	08/03/2018	24,451.00	0.00	01/04/2019	24,451.00	0.00	0.00	0.00	0.00
3622697	5NPE34AF1JH 726087	2018 HYUN	SONATA	08/03/2018	23,876.00	0.00	11/02/2018	23,876.00	0.00	0.00	0.00	0.00
3620396	5NPE34AF8JH 726734	2018 HYUN	SONATA	08/01/2018	24,442.00	0.00	11/20/2018	24,442.00	0.00	0.00	0.00	0.00
3667455	5NPE34AF9KH 726839	2019 HYUN	SEL284J2	09/13/2018	24,145.00	0.00	04/25/2019	24,145.00	0.00	0.00	0.00	0.00
3664659	5NPE34AF3KH 726948	2019 HYUN	SEL284J2	09/11/2018	24,729.00	0.00	06/11/2019	24,729.00	0.00	0.00	0.00	0.00
3628615	5NPE34AF4JH 726973	2018 HYUN	SONATA	08/09/2018	24,895.00	0.00	10/16/2018	24,895.00	0.00	0.00	0.00	0.00
3630000	5NPE34AF8JH 727348	2018 HYUN	SONATA	08/10/2018	27,366.00	0.00	05/21/2019	27,366.00	0.00	0.00	0.00	0.00
3629985	5NPE34AF4JH 727394	2018 HYUN	SONATA	08/10/2018	27,348.00	0.00	11/15/2018	27,348.00	0.00	0.00	0.00	0.00
3632038	5NPE34AF3JH 727418	2018 HYUN	SONATA	08/13/2018	24,324.00	0.00	01/03/2019	24,324.00	0.00	0.00	0.00	0.00
3632061	5NPE34AF6JH 727672	2018 HYUN	SONATA	08/13/2018	23,860.00	0.00	12/21/2018	23,860.00	0.00	0.00	0.00	0.00
3632081	5NPE34AF9JH 727701	2018 HYUN	SONATA	08/13/2018	23,857.00	0.00	12/17/2018	23,857.00	0.00	0.00	0.00	0.00
3640020	5NPE34AF9JH 727861	2018 HYUN	SONATA	08/20/2018	23,857.00	0.00	01/15/2019	23,857.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Page: 62

Cost Center: 44009

10/03/2019

Dealer: NY055 - Nemet Hyundai

16:45:35

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3636349	5NPE34AF4JH 727878	2018 HYUN	SONATA	08/16/2018	23,857.00	0.00	10/17/2018	23,857.00	0.00	0.00	0.00	0.00
3641501	5NPE34AF9JH 727990	2018 HYUN	SONATA	08/21/2018	23,857.00	0.00	12/31/2018	23,857.00	0.00	0.00	0.00	0.00
3646597	5NPE34AF6JH 728207	2018 HYUN	SONATA	08/24/2018	23,851.00	0.00	11/29/2018	23,851.00	0.00	0.00	0.00	0.00
Customer Name: SABHARWAL, A												
3641502	5NPE34AF9JH 728217	2018 HYUN	SONATA	08/21/2018	24,417.00	0.00	01/10/2019	24,417.00	0.00	0.00	0.00	0.00
3636376	5NPE34AFXJH 728243	2018 HYUN	SONATA	08/16/2018	23,901.00	0.00	01/08/2019	23,901.00	0.00	0.00	0.00	0.00
3636377	5NPE34AFXJH 728288	2018 HYUN	SONATA	08/16/2018	23,901.00	0.00	04/03/2019	23,901.00	0.00	0.00	0.00	0.00
3640032	5NPE34AFXJH 728307	2018 HYUN	SONATA	08/20/2018	23,857.00	0.00	02/05/2019	23,857.00	0.00	0.00	0.00	0.00
3639959	5NPE34AF0JH 728414	2018 HYUN	SONATA	08/20/2018	27,348.00	0.00	04/25/2019	27,348.00	0.00	0.00	0.00	0.00
3636331	5NPE34AF1JH 728535	2018 HYUN	SONATA	08/16/2018	23,851.00	0.00	11/19/2018	23,851.00	0.00	0.00	0.00	0.00
3666062	5NPE24AFXKH 728957	2019 HYUN	SE 284H2	09/12/2018	22,722.00	0.00	05/15/2019	22,722.00	0.00	0.00	0.00	0.00
3664649	5NPE34AF0KH 728978	2019 HYUN	SEL284J2	09/11/2018	24,145.00	0.00	03/06/2019	24,145.00	0.00	0.00	0.00	0.00
3655208	5NPE34AF5KH 728992	2019 HYUN	LIM284L2	09/04/2018	27,535.00	0.00	03/27/2019	27,535.00	0.00	0.00	0.00	0.00
3676650	5NPE34AB2KH 728994	2019 HYUN	LIM284M2	09/20/2018	31,673.00	0.00	11/15/2018	31,673.00	0.00	0.00	0.00	0.00
3667446	5NPE34AF3KH 729008	2019 HYUN	LIM284L2	09/13/2018	27,502.00	0.00	05/29/2019	27,502.00	0.00	0.00	0.00	0.00
3667439	5NPE34AF2KH 729016	2019 HYUN	SEL284J2	09/13/2018	24,145.00	0.00	06/19/2019	2,665.32	0.00	0.00	0.00	0.00
3664650	5NPE34AF0KH 729029	2019 HYUN	SEL284J2	09/11/2018	24,174.00	0.00	02/13/2019	24,174.00	0.00	0.00	0.00	0.00
3651870	5NPE34AFXKH 729104	2019 HYUN	SEL284J2	08/29/2018	24,712.00	0.00	06/08/2019	24,712.00	0.00	0.00	0.00	0.00
3651862	5NPE34AF7KH 729108	2019 HYUN	SEL284J2	08/29/2018	24,145.00	0.00	06/11/2019	24,145.00	0.00	0.00	0.00	0.00
3673325	5NPE34AF0KH 729161	2019 HYUN	SEL284J2	09/18/2018	24,052.00	0.00	02/13/2019	24,052.00	0.00	0.00	0.00	0.00
3655224	5NPE34AF8KH 729229	2019 HYUN	SEL284J2	09/04/2018	24,174.00	0.00	06/07/2019	3,996.76	0.00	0.00	0.00	0.00
3664675	5NPE34AFXKH 729250	2019 HYUN	SEL284J2	09/11/2018	24,187.00	0.00	06/07/2019	24,187.00	0.00	0.00	0.00	0.00
3655232	5NPE34AF9KH 729563	2019 HYUN	SEL284J2	09/04/2018	24,174.00	0.00	05/28/2019	6,673.53	0.00	0.00	0.00	0.00
3664664	5NPE34AF5KH 730306	2019 HYUN	SEL284J2	09/11/2018	24,154.00	0.00	06/05/2019	24,154.00	0.00	0.00	0.00	0.00
3651848	5NPE34AB1KH 731207	2019 HYUN	LIM284M2	08/29/2018	31,645.00	0.00	03/21/2019	31,645.00	0.00	0.00	0.00	0.00
3686876	5NPE34AF1KH 731498	2019 HYUN	SONATA LIMIT	09/28/2018	27,494.00	0.00	04/12/2019	27,494.00	0.00	0.00	0.00	0.00
3651846	5NPE24AF5KH 731667	2019 HYUN	SE 284H2	08/29/2018	22,722.00	0.00	05/15/2019	22,722.00	0.00	0.00	0.00	0.00
3682176	5NPE24AF4KH 731806	2019 HYUN	SE 284H2	09/25/2018	22,880.00	0.00	06/11/2019	22,880.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 63

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3666081	5NPE34AF6KH 731884	2019 HYUN	SEL284J2	09/12/2018	24,740.00	0.00	05/22/2019	24,740.00	0.00	0.00	0.00	0.00
3663240	5NPE24AF5KH 731894	2019 HYUN	SE 284H2	09/10/2018	22,722.00	0.00	03/28/2019	22,722.00	0.00	0.00	0.00	0.00
3673328	5NPE34AF2KH 731980	2019 HYUN	LIM284L2	09/18/2018	27,535.00	0.00	03/11/2019	27,535.00	0.00	0.00	0.00	0.00
3651853	5NPE34AF2KH 732210	2019 HYUN	SEL284J2	08/29/2018	24,712.00	0.00	11/13/2018	24,712.00	0.00	0.00	0.00	0.00
3675003	5NPE34AF2KH 732272	2019 HYUN	LIM284L2	09/19/2018	27,522.00	0.00	03/13/2019	27,522.00	0.00	0.00	0.00	0.00
3676646	5NPE24AFXKH 732443	2019 HYUN	SE 284H2	09/20/2018	22,815.00	0.00	09/05/2019	22,815.00	0.00	0.00	0.00	0.00
3651857	5NPE34AF4KH 732970	2019 HYUN	SEL284J2	08/29/2018	24,753.00	0.00	05/28/2019	705.46	0.00	0.00	0.00	0.00
3676643	5NPE24AF9KH 732983	2019 HYUN	SE 284H2	09/20/2018	22,722.00	0.00	05/08/2019	22,722.00	0.00	0.00	0.00	0.00
3682231	5NPE34AF9KH 733578	2019 HYUN	SEL284J2	09/25/2018	24,145.00	0.00	11/29/2018	24,145.00	0.00	0.00	0.00	0.00
Customer Name: BATTISTE, C												
3682226	5NPE34AF6KH 733585	2019 HYUN	SEL284J2	09/25/2018	24,187.00	0.00	05/30/2019	24,187.00	0.00	0.00	0.00	0.00
3664667	5NPE34AF6KH 733652	2019 HYUN	SPO284K2	09/11/2018	24,947.00	0.00	03/06/2019	24,947.00	0.00	0.00	0.00	0.00
3684109	5NPE34AF5KH 733867	2019 HYUN	SEL284J2	09/26/2018	24,154.00	0.00	03/14/2019	24,154.00	0.00	0.00	0.00	0.00
3690456	5NPE34AF1KH 734160	2019 HYUN	SONATA LIMIT	10/02/2018	24,052.00	0.00	02/13/2019	24,052.00	0.00	0.00	0.00	0.00
3666084	5NPE34AF7KH 734163	2019 HYUN	SEL284J2	09/12/2018	24,088.00	0.00	03/14/2019	24,088.00	0.00	0.00	0.00	0.00
3666093	5NPE24AFXKH 734206	2019 HYUN	SEL284J2	09/12/2018	24,145.00	0.00	04/25/2019	24,145.00	0.00	0.00	0.00	0.00
3676653	5NPE34AF0KH 734795	2019 HYUN	SEL284J2	09/20/2018	24,729.00	0.00	01/07/2019	24,729.00	0.00	0.00	0.00	0.00
3667447	5NPE34AF3KH 734886	2019 HYUN	SEL284J2	09/13/2018	24,720.00	0.00	03/22/2019	24,720.00	0.00	0.00	0.00	0.00
3673316	5NPE24AF8KH 734918	2019 HYUN	SE 284H2	09/18/2018	22,722.00	0.00	06/19/2019	22,722.00	0.00	0.00	0.00	0.00
3673320	5NPE24AFXKH 734936	2019 HYUN	SE 284H2	09/18/2018	22,722.00	0.00	04/29/2019	22,722.00	0.00	0.00	0.00	0.00
3673313	5NPE24AF7KH 734988	2019 HYUN	SE 284H2	09/18/2018	22,722.00	0.00	11/13/2018	22,722.00	0.00	0.00	0.00	0.00
3690465	5NPE34AF3KH 735178	2019 HYUN	SONATA LIMIT	10/02/2018	24,088.00	0.00	05/02/2019	24,088.00	0.00	0.00	0.00	0.00
3690414	5NPE24AF3KH 735359	2019 HYUN	SONATA SE	10/02/2018	22,722.00	0.00	04/25/2019	22,722.00	0.00	0.00	0.00	0.00
3676663	5NPE34AF6KH 735823	2019 HYUN	SEL284J2	09/20/2018	24,052.00	0.00	05/14/2019	24,052.00	0.00	0.00	0.00	0.00
3684094	5NPE34AF3KH 736041	2019 HYUN	SPO284K2	09/26/2018	24,889.00	0.00	04/30/2019	24,889.00	0.00	0.00	0.00	0.00
3684096	5NPE34AF3KH 736864	2019 HYUN	LIM284L2	09/26/2018	29,671.00	0.00	06/10/2019	1,119.50	0.00	0.00	0.00	0.00
3684029	5NPE24AF5KH 738201	2019 HYUN	SE 284H2	09/26/2018	22,799.00	0.00	04/25/2019	22,799.00	0.00	0.00	0.00	0.00
3690421	5NPE24AF4KH 738321	2019 HYUN	SONATA SE	10/02/2018	22,757.00	0.00	04/29/2019	22,757.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 64

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment		Today's Interest	Accrued Interest	Split Interest
								Date	Amount			
3690405	5NPE24AF0KH 738929	2019 HYUN	SONATA SE	10/02/2018	22,757.00	0.00	04/23/2019	22,757.00	0.00	0.00	0.00	0.00
3690435	5NPE24AF8KH 739018	2019 HYUN	SONATA SE	10/02/2018	22,799.00	0.00	05/08/2019	22,799.00	0.00	0.00	0.00	0.00
3690424	5NPE24AF5KH 739297	2019 HYUN	SONATA SE	10/02/2018	22,757.00	0.00	04/29/2019	22,757.00	0.00	0.00	0.00	0.00
3686867	5NPE24AF8KH 740248	2019 HYUN	SONATA SE	09/28/2018	22,757.00	0.00	04/03/2019	22,757.00	0.00	0.00	0.00	0.00
3691862	5NPE24AF3KH 740416	2019 HYUN	SONATA SE	10/03/2018	22,757.00	0.00	12/11/2018	22,757.00	0.00	0.00	0.00	0.00
3686865	5NPE24AF7KH 740547	2019 HYUN	SONATA SE	09/28/2018	22,799.00	0.00	04/25/2019	22,799.00	0.00	0.00	0.00	0.00
3774267	5NPE34AF9KH 740868	2019 HYUN	SONATA LIMIT	12/10/2018	24,840.00	0.00	02/04/2019	24,840.00	0.00	0.00	0.00	0.00
3700033	5NPE24AF9KH 741618	2019 HYUN	SONATA SE	10/10/2018	22,799.00	0.00	04/23/2019	22,799.00	0.00	0.00	0.00	0.00
3700023	5NPE24AF6KH 742886	2019 HYUN	SONATA SE	10/10/2018	22,757.00	0.00	07/31/2019	1,193.27	0.00	0.00	0.00	0.00
3701619	5NPE24AF1KH 743721	2019 HYUN	SONATA SE	10/11/2018	22,705.00	0.00	05/01/2019	22,705.00	0.00	0.00	0.00	0.00
3700030	5NPE24AF8KH 744087	2019 HYUN	SONATA SE	10/10/2018	22,705.00	0.00	03/15/2019	22,705.00	0.00	0.00	0.00	0.00
3700034	5NPE24AF9KH 744213	2019 HYUN	SONATA SE	10/10/2018	22,664.00	0.00	05/14/2019	22,664.00	0.00	0.00	0.00	0.00
3700024	5NPE24AF6KH 744489	2019 HYUN	SONATA SE	10/10/2018	22,705.00	0.00	12/05/2018	22,705.00	0.00	0.00	0.00	0.00
Customer Name: KADOSCH, H												
3700031	5NPE24AF8KH 744588	2019 HYUN	SONATA SE	10/10/2018	22,705.00	0.00	04/09/2019	22,705.00	0.00	0.00	0.00	0.00
3710023	5NPE24AF2KH 744621	2019 HYUN	SONATA SE	10/18/2018	22,705.00	0.00	05/20/2019	22,705.00	0.00	0.00	0.00	0.00
3707246	KMHD84LF9KU 759058	2019 HYUN	ELANTRA SEL	10/16/2018	20,132.00	0.00	02/13/2019	20,132.00	0.00	0.00	0.00	0.00
3705590	KMHD84LF8KU 759195	2019 HYUN	ELANTRA SEL	10/15/2018	19,997.00	0.00	04/12/2019	19,997.00	0.00	0.00	0.00	0.00
3705584	KMHD84LF0KU 762883	2019 HYUN	ELANTRA SEL	10/15/2018	20,956.00	0.00	04/23/2019	20,956.00	0.00	0.00	0.00	0.00
3597509	KM8J2CA40JU 767225	2018 HYUN	TUCSON SE	07/12/2018	24,576.00	0.00	10/09/2018	24,576.00	0.00	0.00	0.00	0.00
3744650	KMHD84LF9KU 784848	2019 HYUN	ELANTRA SEL	11/13/2018	20,997.00	0.00	04/23/2019	20,997.00	0.00	0.00	0.00	0.00
3613578	KM8J2CA48JU 786346	2018 HYUN	TUCSON SE	07/26/2018	24,677.00	0.00	11/07/2018	24,677.00	0.00	0.00	0.00	0.00
3751142	KMHD84LF1KU 786691	2019 HYUN	ELANTRA SEL	11/19/2018	21,073.00	0.00	12/27/2018	21,073.00	0.00	0.00	0.00	0.00
3620418	KM8J2CA43JU 787940	2018 HYUN	TUCSON SE	08/01/2018	24,698.00	0.00	12/11/2018	24,698.00	0.00	0.00	0.00	0.00
3780805	KMHD84LF3KU 788734	2019 HYUN	ELANTRA SEL	12/13/2018	20,039.00	0.00	04/25/2019	20,039.00	0.00	0.00	0.00	0.00
3780807	KMHD84LF7KU 789840	2019 HYUN	ELANTRA SEL	12/13/2018	20,156.00	0.00	05/01/2019	20,156.00	0.00	0.00	0.00	0.00
3768338	KMHD74LF7KU 791350	2019 HYUN	ELANTRA SE	12/06/2018	18,793.00	0.00	01/03/2019	18,793.00	0.00	0.00	0.00	0.00
3761228	KMHD84LF6KU 791370	2019 HYUN	ELANTRA SEL	11/28/2018	19,997.00	0.00	05/02/2019	19,997.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 65

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3630030	KM8J2CA45JU 791939	2018 HYUN	TUCSON SE	08/10/2018	24,677.00	0.00	12/03/2018	24,677.00	0.00	0.00	0.00	0.00
3630029	KM8J2CA43JU 793480	2018 HYUN	TUCSON SE	08/10/2018	24,556.00	0.00	10/31/2018	24,556.00	0.00	0.00	0.00	0.00
3641527	KM8J2CA44JU 793827	2018 HYUN	TUCSON SE	08/21/2018	24,600.00	0.00	10/09/2018	24,600.00	0.00	0.00	0.00	0.00
3764221	KMHD84LF4KU 793862	2019 HYUN	ELANTRA SEL	11/30/2018	20,090.00	0.00	03/25/2019	20,090.00	0.00	0.00	0.00	0.00
4025585	5NPE24AF2KH 796069	2019 HYUN	SONATA SE	06/20/2019	23,208.00	0.00	07/31/2019	989.72	0.00	0.00	0.00	0.00
4030257	5NPE24AF2KH 796427	2019 HYUN	SONATA SE	06/24/2019	23,208.00	0.00	07/18/2019	23,208.00	0.00	0.00	0.00	0.00
3633107	KM8J3CA47JU 796492	2018 HYUN	TUCSON SEL	08/15/2018	28,726.00	0.00	01/03/2019	28,726.00	0.00	0.00	0.00	0.00
4002401	5NPE24AF9KH 796926	2019 HYUN	SONATA SE	06/04/2019	23,208.00	0.00	07/16/2019	23,208.00	0.00	0.00	0.00	0.00
3764228	KMHD84LF8KU 797011	2019 HYUN	ELANTRA SEL	11/30/2018	20,090.00	0.00	04/25/2019	20,090.00	0.00	0.00	0.00	0.00
4030260	5NPE24AF5KH 798320	2019 HYUN	SONATA SE	06/24/2019	23,208.00	0.00	07/30/2019	7,763.84	0.00	0.00	0.00	0.00
4032354	5NPE24AF0KH 801365	2019 HYUN	SONATA SE	06/26/2019	23,208.00	0.00	07/15/2019	23,208.00	0.00	0.00	0.00	0.00
3641533	KM8J2CA48JU 801525	2018 HYUN	TUCSON SE	08/21/2018	24,556.00	0.00	12/19/2018	24,556.00	0.00	0.00	0.00	0.00
3633106	KM8J3CA45JU 802368	2018 HYUN	TUCSON SEL	08/15/2018	25,791.00	0.00	11/16/2018	25,791.00	0.00	0.00	0.00	0.00
3636404	KM8J2CA48JU 802481	2018 HYUN	TUCSON SE	08/16/2018	24,556.00	0.00	12/05/2018	24,556.00	0.00	0.00	0.00	0.00
4030258	5NPE24AF2KH 803280	2019 HYUN	SONATA SE	06/24/2019	23,293.00	0.00	07/16/2019	23,293.00	0.00	0.00	0.00	0.00
4030259	5NPE24AF3KH 803630	2019 HYUN	SONATA SE	06/24/2019	23,293.00	0.00	07/19/2019	23,293.00	0.00	0.00	0.00	0.00
4030261	5NPE24AF9KH 803700	2019 HYUN	SONATA SE	06/24/2019	23,208.00	0.00	07/25/2019	23,208.00	0.00	0.00	0.00	0.00
3636412	KM8J2CA4XJU 804183	2018 HYUN	TUCSON SE	08/16/2018	24,651.00	0.00	10/22/2018	24,651.00	0.00	0.00	0.00	0.00
4030262	5NPE34AB3KH 804383	2019 HYUN	SONATA LIMIT	06/24/2019	32,036.00	0.00	07/05/2019	2,641.26	0.00	0.00	0.00	0.00
4040529	5NPE24AF2KH 804977	2019 HYUN	SONATA SE	07/01/2019	23,293.00	0.00	07/19/2019	23,293.00	0.00	0.00	0.00	0.00
3664219	KM8J2CA43JU 805711	2018 HYUN	TUCSON SE	09/12/2018	24,600.00	0.00	12/21/2018	24,600.00	0.00	0.00	0.00	0.00
4043873	5NPE34AF3KH 806749	2019 HYUN	SONATA LIMIT	07/05/2019	25,338.00	0.00	07/31/2019	25,338.00	0.00	0.00	0.00	0.00
4068308	5NPE24AF7KH 807227	2019 HYUN	SONATA SE	07/24/2019	23,293.00	0.00	08/02/2019	23,293.00	0.00	0.00	0.00	0.00
4051208	5NPE24AF1KH 808034	2019 HYUN	SONATA SE	07/10/2019	23,173.00	0.00	08/01/2019	23,173.00	0.00	0.00	0.00	0.00
3786163	KMHD84LF5KU 808112	2019 HYUN	ELANTRA SEL	12/17/2018	21,079.00	0.00	03/12/2019	21,079.00	0.00	0.00	0.00	0.00
3664218	KM8J2CA42JU 809698	2018 HYUN	TUCSON SE	09/12/2018	24,651.00	0.00	10/29/2018	24,651.00	0.00	0.00	0.00	0.00
3664221	KM8J2CA45JU 811350	2018 HYUN	TUCSON SE	09/12/2018	24,708.00	0.00	11/01/2018	24,708.00	0.00	0.00	0.00	0.00
3664220	KM8J2CA43JU 811363	2018 HYUN	TUCSON SE	09/12/2018	24,708.00	0.00	11/15/2018	24,708.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 66

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3799665	KMHD84LF2KU 811968	2019 HYUN	ELANTRA SEL	12/26/2018	22,877.00	0.00	03/08/2019	22,877.00	0.00	0.00	0.00	0.00
3677842	KM8J3CA45JU 813290	2018 HYUN	TUCSON SEL	09/21/2018	28,710.00	0.00	10/16/2018	28,710.00	0.00	0.00	0.00	0.00
3674672	KM8J2CA44JU 816068	2018 HYUN	TUCSON SE	09/19/2018	24,708.00	0.00	01/02/2019	24,708.00	0.00	0.00	0.00	0.00
3676374	KM8J2CA48JU 816221	2018 HYUN	TUCSON SE	09/20/2018	24,708.00	0.00	12/12/2018	24,708.00	0.00	0.00	0.00	0.00
3670773	KM8J2CA44JU 816281	2018 HYUN	TUCSON SE	09/17/2018	24,697.00	0.00	11/16/2018	24,697.00	0.00	0.00	0.00	0.00
3688887	KM8J2CA42JU 816294	2018 HYUN	TUCSON SE	10/01/2018	24,774.00	0.00	01/07/2019	24,774.00	0.00	0.00	0.00	0.00
3680057	KM8J2CA46JU 816296	2018 HYUN	TUCSON SE	09/24/2018	24,697.00	0.00	12/27/2018	24,697.00	0.00	0.00	0.00	0.00
3676366	KM8J2CA40JU 816343	2018 HYUN	TUCSON SE	09/20/2018	24,695.00	0.00	12/17/2018	24,695.00	0.00	0.00	0.00	0.00
3668561	KM8J2CA46JU 816377	2018 HYUN	TUCSON SE	09/14/2018	24,697.00	0.00	12/11/2018	24,697.00	0.00	0.00	0.00	0.00
3668564	KM8J2CA49JU 816549	2018 HYUN	TUCSON SE	09/14/2018	24,708.00	0.00	10/31/2018	24,708.00	0.00	0.00	0.00	0.00
3676373	KM8J2CA46JU 816640	2018 HYUN	TUCSON SE	09/20/2018	24,708.00	0.00	12/14/2018	24,708.00	0.00	0.00	0.00	0.00
3680058	KM8J2CA47JU 816646	2018 HYUN	TUCSON SE	09/24/2018	24,774.00	0.00	11/30/2018	24,774.00	0.00	0.00	0.00	0.00
3668562	KM8J2CA46JU 816654	2018 HYUN	TUCSON SE	09/14/2018	24,708.00	0.00	11/01/2018	24,708.00	0.00	0.00	0.00	0.00
3668563	KM8J2CA47JU 816677	2018 HYUN	TUCSON SE	09/14/2018	24,708.00	0.00	11/01/2018	24,708.00	0.00	0.00	0.00	0.00
3668559	KM8J2CA42JU 816702	2018 HYUN	TUCSON SE	09/14/2018	24,708.00	0.00	11/07/2018	24,708.00	0.00	0.00	0.00	0.00
3676368	KM8J2CA43JU 816725	2018 HYUN	TUCSON SE	09/20/2018	24,708.00	0.00	12/21/2018	24,708.00	0.00	0.00	0.00	0.00
3676367	KM8J2CA40JU 816732	2018 HYUN	TUCSON SE	09/20/2018	24,708.00	0.00	12/27/2018	24,708.00	0.00	0.00	0.00	0.00
3680056	KM8J2CA45JU 816855	2018 HYUN	TUCSON SE	09/24/2018	24,673.00	0.00	10/09/2018	24,673.00	0.00	0.00	0.00	0.00
3677790	KM8J2CA47JU 818137	2018 HYUN	TUCSON SE	09/21/2018	24,708.00	0.00	12/03/2018	24,708.00	0.00	0.00	0.00	0.00
Customer Name: HIRAPERSAUD, B												
3676375	KM8J2CA49JU 818141	2018 HYUN	TUCSON SE	09/20/2018	24,724.00	0.00	11/29/2018	24,724.00	0.00	0.00	0.00	0.00
3680163	KM8J3CA4XJU 818162	2018 HYUN	TUCSON SEL	09/24/2018	28,710.00	0.00	11/07/2018	28,710.00	0.00	0.00	0.00	0.00
3677783	KM8J2CA40JU 818335	2018 HYUN	TUCSON SE	09/21/2018	24,691.00	0.00	12/20/2018	24,691.00	0.00	0.00	0.00	0.00
3677846	KM8J3CA49JU 818900	2018 HYUN	TUCSON SEL	09/21/2018	28,710.00	0.00	10/16/2018	28,710.00	0.00	0.00	0.00	0.00
3677844	KM8J3CA46JU 819888	2018 HYUN	TUCSON SEL	09/21/2018	28,710.00	0.00	10/16/2018	28,710.00	0.00	0.00	0.00	0.00
3677788	KM8J2CA45JU 820047	2018 HYUN	TUCSON SE	09/21/2018	24,708.00	0.00	11/29/2018	24,708.00	0.00	0.00	0.00	0.00
3674673	KM8J2CA46JU 820087	2018 HYUN	TUCSON SE	09/19/2018	24,708.00	0.00	12/12/2018	24,708.00	0.00	0.00	0.00	0.00
3677792	KM8J2CA48JU 820155	2018 HYUN	TUCSON SE	09/21/2018	24,697.00	0.00	12/06/2018	24,697.00	0.00	0.00	0.00	0.00

Customer Name: WATSON, T.

Report ID: TRIAL2

**Cost Center: 44009**

**Dealer: NY055 - Nemet Hyundai**

Hyundai Capital America

## **TRIAL BALANCE**

As Of: 10/03/2019

Page: 67

10/03/2019

16:45:35

						Principal Balance:	
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
	3676372	KM8J2CA45JU 820159	2018 HYUN	TUCSON SE	09/20/2018	24,697.00	0.00	12/11/2018	24,697.00	0.00	0.00	0.00
	3677785	KM8J2CA41JU 820191	2018 HYUN	TUCSON SE	09/21/2018	24,697.00	0.00	11/15/2018	24,697.00	0.00	0.00	0.00
	3681758	KM8J2CA42JU 820197	2018 HYUN	TUCSON SE	09/25/2018	24,697.00	0.00	11/26/2018	24,697.00	0.00	0.00	0.00
	3683621	KM8J2CA49JU 820245	2018 HYUN	TUCSON SE	09/26/2018	24,708.00	0.00	12/05/2018	24,708.00	0.00	0.00	0.00
Customer Name: ALADIMIR, V.												
	3680059	KM8J2CA48JU 820253	2018 HYUN	TUCSON SE	09/24/2018	24,708.00	0.00	11/13/2018	24,708.00	0.00	0.00	0.00
	3677789	KM8J2CA45JU 820307	2018 HYUN	TUCSON SE	09/21/2018	24,697.00	0.00	11/08/2018	24,697.00	0.00	0.00	0.00
	3836340	KMHD04LB8KU 821022	2019 HYUN	ELANTRA SPOR	01/28/2019	24,122.00	0.00	03/01/2019	24,122.00	0.00	0.00	0.00
	3684985	KM8J2CA4XJU 821193	2018 HYUN	TUCSON SE	09/28/2018	24,673.00	0.00	11/26/2018	24,673.00	0.00	0.00	0.00
	3684992	KM8J3CA45JU 821292	2018 HYUN	TUCSON SEL	09/28/2018	28,710.00	0.00	11/01/2018	28,710.00	0.00	0.00	0.00
	3691907	KM8J2CA43JU 821309	2018 HYUN	TUCSON SE	10/03/2018	24,637.00	0.00	12/12/2018	24,637.00	0.00	0.00	0.00
	3683609	KM8J2CA44JU 821349	2018 HYUN	TUCSON SE	09/26/2018	24,708.00	0.00	11/29/2018	24,708.00	0.00	0.00	0.00
Customer Name: VELASCO , A												
	3684991	KM8J3CA44JU 822370	2018 HYUN	TUCSON SEL	09/28/2018	28,559.00	0.00	11/27/2018	28,559.00	0.00	0.00	0.00
	3683667	KM8J3CA46JU 822421	2018 HYUN	TUCSON SEL	09/26/2018	28,587.00	0.00	10/15/2018	28,587.00	0.00	0.00	0.00
	3684984	KM8J2CA40JU 823969	2018 HYUN	TUCSON SE	09/28/2018	24,697.00	0.00	11/01/2018	24,697.00	0.00	0.00	0.00
	3688893	KM8J2CA46JU 823992	2018 HYUN	TUCSON SE	10/01/2018	24,697.00	0.00	11/14/2018	24,697.00	0.00	0.00	0.00
	3695229	KM8J2CA4XJU 824000	2018 HYUN	TUCSON SE	10/05/2018	24,697.00	0.00	10/31/2018	24,697.00	0.00	0.00	0.00
	3695220	KM8J2CA44JU 824073	2018 HYUN	TUCSON SE	10/05/2018	24,673.00	0.00	11/07/2018	24,673.00	0.00	0.00	0.00
	3695224	KM8J2CA47JU 824567	2018 HYUN	TUCSON SE	10/05/2018	24,633.00	0.00	11/27/2018	24,633.00	0.00	0.00	0.00
	3684989	KM8J3CA22JU 825024	2018 HYUN	TUCSON	09/28/2018	28,401.00	0.00	11/16/2018	28,401.00	0.00	0.00	0.00
	3693209	KM8J2CA42JU 825559	2018 HYUN	TUCSON SE	10/04/2018	24,724.00	0.00	01/03/2019	24,724.00	0.00	0.00	0.00
	3691905	KM8J2CA41JU 825567	2018 HYUN	TUCSON SE	10/03/2018	24,691.00	0.00	12/14/2018	24,691.00	0.00	0.00	0.00
	3695222	KM8J2CA44JU 825577	2018 HYUN	TUCSON SE	10/05/2018	24,724.00	0.00	12/03/2018	24,724.00	0.00	0.00	0.00
	3691953	KM8J3CA49JU 827998	2018 HYUN	TUCSON SEL	10/03/2018	25,930.00	0.00	11/07/2018	25,930.00	0.00	0.00	0.00
	3695259	KM8J3CA40JU 830739	2018 HYUN	TUCSON SEL	10/05/2018	25,893.00	0.00	11/15/2018	25,893.00	0.00	0.00	0.00
	3691936	KM8J3CA21JU 831607	2018 HYUN	TUCSON	10/03/2018	33,291.00	0.00	10/31/2018	33,291.00	0.00	0.00	0.00
	3691945	KM8J3CA40JU 831650	2018 HYUN	TUCSON SEL	10/03/2018	25,807.00	0.00	11/02/2018	25,807.00	0.00	0.00	0.00
	3746109	KM8J3CA2XJU 831721	2018 HYUN	TUCSON	11/14/2018	31,008.00	0.00	11/29/2018	31,008.00	0.00	0.00	0.00

**Customer Name:** NITU, S

Report ID: TRIAL2

## Hyundai Capital America

Page: 68

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3705459	KM8J3CA24JU 832640	2018 HYUN	TUCSON	10/15/2018	33,219.00	0.00	11/20/2018	33,219.00	0.00	0.00	0.00	0.00
3705453	KM8J3CA22JU 833995	2018 HYUN	TUCSON	10/15/2018	28,285.00	0.00	11/08/2018	28,285.00	0.00	0.00	0.00	0.00
3842195	KMHD74LF0KU 834989	2019 HYUN	ELANTRA SE	02/04/2019	18,851.00	0.00	04/25/2019	18,851.00	0.00	0.00	0.00	0.00
3872541	KMHD74LF5KU 835085	2019 HYUN	ELANTRA SE	02/26/2019	19,293.00	0.00	04/15/2019	19,293.00	0.00	0.00	0.00	0.00
3705456	KM8J3CA23JU 835237	2018 HYUN	TUCSON	10/15/2018	33,177.00	0.00	11/13/2018	33,177.00	0.00	0.00	0.00	0.00
3705457	KM8J3CA23JU 835318	2018 HYUN	TUCSON	10/15/2018	33,332.00	0.00	11/09/2018	33,332.00	0.00	0.00	0.00	0.00
3836335	KMHD04LB4KU 835855	2019 HYUN	ELANTRA SPOR	01/28/2019	26,144.00	0.00	06/18/2019	26,144.00	0.00	0.00	0.00	0.00
3859390	KMHD04LB1KU 836929	2019 HYUN	ELANTRA SPOR	02/19/2019	26,144.00	0.00	04/11/2019	26,144.00	0.00	0.00	0.00	0.00
3747615	KM8J3CALXKU 837335	2019 HYUN	TUCSON LIMIT	11/15/2018	33,101.00	0.00	12/20/2018	33,101.00	0.00	0.00	0.00	0.00
3746134	KM8J3CAL0KU 839353	2019 HYUN	TUCSON LIMIT	11/14/2018	33,084.00	0.00	11/29/2018	33,084.00	0.00	0.00	0.00	0.00
Customer Name: DELLOLIO, P												
3747608	KM8J3CAL8KU 839391	2019 HYUN	TUCSON LIMIT	11/15/2018	30,433.00	0.00	01/08/2019	30,433.00	0.00	0.00	0.00	0.00
3747612	KM8J3CAL9KU 839433	2019 HYUN	TUCSON LIMIT	11/15/2018	30,593.00	0.00	04/10/2019	30,593.00	0.00	0.00	0.00	0.00
4002831	KM8J3CAL9KU 839433	2019 HYUN	TUCSON LIMIT	06/05/2019	30,593.00	0.00	06/24/2019	30,593.00	0.00	0.00	0.00	0.00
3746162	KM8J3CAL6KU 839549	2019 HYUN	TUCSON LIMIT	11/14/2018	30,686.00	0.00	03/06/2019	30,686.00	0.00	0.00	0.00	0.00
3746149	KM8J3CAL3KU 840738	2019 HYUN	TUCSON LIMIT	11/14/2018	33,032.00	0.00	01/10/2019	33,032.00	0.00	0.00	0.00	0.00
3746139	KM8J3CAL1KU 840768	2019 HYUN	TUCSON LIMIT	11/14/2018	33,032.00	0.00	12/06/2018	33,032.00	0.00	0.00	0.00	0.00
3746163	KM8J3CAL6KU 840829	2019 HYUN	TUCSON LIMIT	11/14/2018	33,043.00	0.00	01/10/2019	33,043.00	0.00	0.00	0.00	0.00
3747609	KM8J3CAL8KU 840864	2019 HYUN	TUCSON LIMIT	11/15/2018	33,181.00	0.00	11/26/2018	33,181.00	0.00	0.00	0.00	0.00
3746157	KM8J3CAL5KU 844807	2019 HYUN	TUCSON LIMIT	11/14/2018	30,531.00	0.00	01/31/2019	30,531.00	0.00	0.00	0.00	0.00
3746137	KM8J3CAL0KU 849865	2019 HYUN	TUCSON LIMIT	11/14/2018	33,032.00	0.00	12/04/2018	33,032.00	0.00	0.00	0.00	0.00
Customer Name: PANEPINTO, R												
3746158	KM8J3CAL5KU 850302	2019 HYUN	TUCSON LIMIT	11/14/2018	30,593.00	0.00	11/30/2018	30,593.00	0.00	0.00	0.00	0.00
3859426	KMHD74LFXKU 850469	2019 HYUN	ELANTRA SE	02/19/2019	18,927.00	0.00	04/25/2019	18,927.00	0.00	0.00	0.00	0.00
3781007	KM8J3CAL8KU 851735	2019 HYUN	TUCSON LIMIT	12/14/2018	29,564.00	0.00	01/09/2019	29,564.00	0.00	0.00	0.00	0.00
3868512	KMHD84LF8KU 854954	2019 HYUN	ELANTRA SEL	02/22/2019	26,383.00	0.00	04/29/2019	26,383.00	0.00	0.00	0.00	0.00
3797538	KM8J3CAL6KU 857498	2019 HYUN	TUCSON LIMIT	12/26/2018	27,732.00	0.00	02/13/2019	27,732.00	0.00	0.00	0.00	0.00
3872559	KMHD84LF2KU 865710	2019 HYUN	ELANTRA SEL	02/26/2019	26,368.00	0.00	07/25/2019	26,368.00	0.00	0.00	0.00	0.00
3780473	KM8J2CA49KU 865932	2019 HYUN	TUCSON SE	12/13/2018	25,529.00	0.00	01/09/2019	25,529.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 69

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

						Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3822791	KM8J2CA49KU 865946	2019 HYUN	TUCSON SE	01/17/2019	25,574.00	0.00	02/13/2019	25,574.00	0.00	0.00	0.00	0.00
3757658	KM8J2CA49KU 868149	2019 HYUN	TUCSON SE	11/26/2018	25,338.00	0.00	01/31/2019	25,338.00	0.00	0.00	0.00	0.00
3754193	KM8J3CA42KU 868720	2019 HYUN	TUCSON LIMIT	11/21/2018	26,780.00	0.00	01/25/2019	26,780.00	0.00	0.00	0.00	0.00
3768325	KM8J2CA42KU 869790	2019 HYUN	TUCSON SE	12/06/2018	25,341.00	0.00	01/14/2019	25,341.00	0.00	0.00	0.00	0.00
3764127	KM8J3CALXKU 870089	2019 HYUN	TUCSON LIMIT	11/30/2018	29,646.00	0.00	06/20/2019	29,646.00	0.00	0.00	0.00	0.00
3799401	KM8J3CALXKU 873137	2019 HYUN	TUCSON LIMIT	12/26/2018	29,642.00	0.00	03/27/2019	29,642.00	0.00	0.00	0.00	0.00
3907099	KMHD84LF3KU 877767	2019 HYUN	ELANTRA SEL	03/25/2019	21,312.00	0.00	04/18/2019	21,312.00	0.00	0.00	0.00	0.00
3785755	KM8J3CAL3KU 885470	2019 HYUN	TUCSON LIMIT	12/17/2018	27,788.00	0.00	03/11/2019	27,788.00	0.00	0.00	0.00	0.00
4000784	KMHD04LB4KU 887227	2019 HYUN	ELANTRA SPOR	06/03/2019	26,187.00	0.00	07/08/2019	5,047.60	0.00	0.00	0.00	0.00
3799394	KM8J3CAL3KU 888952	2019 HYUN	TUCSON LIMIT	12/26/2018	27,854.00	0.00	02/26/2019	27,854.00	0.00	0.00	0.00	0.00
3799398	KM8J3CAL6KU 892283	2019 HYUN	TUCSON LIMIT	12/26/2018	27,854.00	0.00	03/18/2019	27,854.00	0.00	0.00	0.00	0.00
3822793	KM8J3CAL7KU 893393	2019 HYUN	TUCSON LIMIT	01/17/2019	33,003.00	0.00	01/31/2019	33,003.00	0.00	0.00	0.00	0.00
4000785	KMHD74LF3LU 896131	2020 HYUN	ELANTRA SE	06/03/2019	19,668.00	0.00	08/23/2019	19,668.00	0.00	0.00	0.00	0.00
3997327	KMHD84LF6LU 896508	2020 HYUN	ELANTRA SEL	05/31/2019	20,386.00	0.00	06/27/2019	20,386.00	0.00	0.00	0.00	0.00
4019835	KMHD84LF2LU 897820	2020 HYUN	ELANTRA SEL	06/17/2019	21,349.00	0.00	07/26/2019	1,004.45	0.00	0.00	0.00	0.00
3808637	KM8J3CAL9KU 899261	2019 HYUN	TUCSON LIMIT	01/02/2019	27,663.00	0.00	10/01/2019	511.75	0.00	-5.21	0.00	0.00
3814740	KM8J3CAL4KU 899474	2019 HYUN	TUCSON LIMIT	01/08/2019	27,732.00	0.00	03/26/2019	27,732.00	0.00	0.00	0.00	0.00
3814734	KM8J3CAL3KU 899532	2019 HYUN	TUCSON LIMIT	01/08/2019	27,853.00	0.00	04/09/2019	27,853.00	0.00	0.00	0.00	0.00
3822794	KM8J3CAL1KU 900855	2019 HYUN	TUCSON LIMIT	01/17/2019	33,121.00	0.00	02/08/2019	33,121.00	0.00	0.00	0.00	0.00
3821258	KM8J3CA43KU 911297	2019 HYUN	TUCSON LIMIT	01/15/2019	26,691.00	0.00	02/12/2019	26,691.00	0.00	0.00	0.00	0.00
3832042	KM8J3CA47KU 913537	2019 HYUN	TUCSON LIMIT	01/24/2019	26,670.00	0.00	02/05/2019	26,670.00	0.00	0.00	0.00	0.00
4059891	KMHD74LF3LU 915714	2020 HYUN	ELANTRA SE	07/17/2019	19,703.00	0.00	08/19/2019	4,312.57	0.00	0.00	0.00	0.00
3835832	KM8J3CA48KU 916463	2019 HYUN	TUCSON LIMIT	01/28/2019	26,942.00	0.00	02/22/2019	26,942.00	0.00	0.00	0.00	0.00
4051223	KMHD74LF6LU 920793	2020 HYUN	ELANTRA SE	07/10/2019	19,610.00	0.00	07/25/2019	1,085.07	0.00	0.00	0.00	0.00
4051218	KMHD74LF3LU 921805	2020 HYUN	ELANTRA SE	07/10/2019	19,634.00	0.00	08/12/2019	19,634.00	0.00	0.00	0.00	0.00
4051221	KMHD74LF5LU 924303	2020 HYUN	ELANTRA SE	07/10/2019	19,610.00	0.00	08/29/2019	19,610.00	0.00	0.00	0.00	0.00
4051219	KMHD74LF3LU 925160	2020 HYUN	ELANTRA SE	07/10/2019	19,768.00	0.00	08/23/2019	19,768.00	0.00	0.00	0.00	0.00
4051220	KMHD74LF3LU 925191	2020 HYUN	ELANTRA SE	07/10/2019	19,803.00	0.00	08/30/2019	41.48	0.00	0.00	0.00	0.00

Report ID: TRIAL2

## Hyundai Capital America

Page: 70

Cost Center: 44009

## TRIAL BALANCE

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3868307	KM8J3CAL4KU 929038	2019 HYUN	TUCSON LIMIT	02/22/2019	32,019.00	0.00	03/22/2019	32,019.00	0.00	0.00	0.00	0.00
4051217	KMHD74LF2LU 930088	2020 HYUN	ELANTRA SE	07/10/2019	19,769.00	0.00	08/26/2019	1,277.42	0.00	0.00	0.00	0.00
4051224	KMHD84LF7LU 930892	2020 HYUN	ELANTRA SEL	07/10/2019	21,284.00	0.00	08/07/2019	195.94	0.00	0.00	0.00	0.00
4051222	KMHD74LF5LU 931106	2020 HYUN	ELANTRA SE	07/10/2019	19,768.00	0.00	07/31/2019	19,768.00	0.00	0.00	0.00	0.00
4051225	KMHD84LF9LU 931834	2020 HYUN	ELANTRA SEL	07/10/2019	20,328.00	0.00	08/08/2019	501.62	0.00	0.00	0.00	0.00
3868311	KM8J3CAL7KU 936422	2019 HYUN	TUCSON LIMIT	02/22/2019	29,577.00	0.00	03/18/2019	29,577.00	0.00	0.00	0.00	0.00
3868220	KM8J2CA40KU 938234	2019 HYUN	TUCSON SE	02/22/2019	25,513.00	0.00	03/06/2019	25,513.00	0.00	0.00	0.00	0.00
3859299	KM8J3CA44KU 938542	2019 HYUN	TUCSON LIMIT	02/19/2019	26,908.00	0.00	03/18/2019	26,908.00	0.00	0.00	0.00	0.00
3868297	KM8J3CA48KU 938558	2019 HYUN	TUCSON LIMIT	02/22/2019	26,699.00	0.00	03/18/2019	26,699.00	0.00	0.00	0.00	0.00
3868302	KM8J3CAL0KU 938710	2019 HYUN	TUCSON LIMIT	02/22/2019	29,484.00	0.00	03/11/2019	29,484.00	0.00	0.00	0.00	0.00
3868298	KM8J3CA48KU 940424	2019 HYUN	TUCSON LIMIT	02/22/2019	26,801.00	0.00	03/13/2019	26,801.00	0.00	0.00	0.00	0.00
3881567	KM8J2CA40KU 940730	2019 HYUN	TUCSON SE	03/06/2019	25,366.00	0.00	03/14/2019	25,366.00	0.00	0.00	0.00	0.00
3910240	KM8J3CAL4KU 947958	2019 HYUN	TUCSON LIMIT	03/27/2019	32,120.00	0.00	05/13/2019	32,120.00	0.00	0.00	0.00	0.00
3902419	KM8J3CAL5KU 948018	2019 HYUN	TUCSON LIMIT	03/21/2019	32,120.00	0.00	04/25/2019	32,120.00	0.00	0.00	0.00	0.00
3910243	KM8J3CAL5KU 949282	2019 HYUN	TUCSON LIMIT	03/27/2019	32,120.00	0.00	05/14/2019	32,120.00	0.00	0.00	0.00	0.00
3902376	KM8J2CA49KU 949362	2019 HYUN	TUCSON SE	03/21/2019	25,558.00	0.00	04/19/2019	25,558.00	0.00	0.00	0.00	0.00
3902312	KM8J2CA42KU 951163	2019 HYUN	TUCSON SE	03/21/2019	25,558.00	0.00	06/17/2019	25,558.00	0.00	0.00	0.00	0.00
3902353	KM8J2CA46KU 951201	2019 HYUN	TUCSON SE	03/21/2019	25,558.00	0.00	04/04/2019	25,558.00	0.00	0.00	0.00	0.00
3910244	KM8J3CAL5KU 952022	2019 HYUN	TUCSON LIMIT	03/27/2019	32,443.00	0.00	06/14/2019	2,209.23	0.00	0.00	0.00	0.00
3902410	KM8J3CA49KU 952212	2019 HYUN	TUCSON LIMIT	03/21/2019	26,952.00	0.00	04/10/2019	26,952.00	0.00	0.00	0.00	0.00
3910231	KM8J3CA4XKU 954762	2019 HYUN	TUCSON LIMIT	03/27/2019	26,928.00	0.00	07/10/2019	26,928.00	0.00	0.00	0.00	0.00
3910226	KM8J3CA46KU 955598	2019 HYUN	TUCSON LIMIT	03/27/2019	26,927.00	0.00	05/29/2019	26,927.00	0.00	0.00	0.00	0.00
3904359	KM8J3CA43KU 955641	2019 HYUN	TUCSON LIMIT	03/22/2019	26,943.00	0.00	04/12/2019	26,943.00	0.00	0.00	0.00	0.00
3910252	KM8J3CAL8KU 958638	2019 HYUN	TUCSON LIMIT	03/27/2019	29,679.00	0.00	07/05/2019	1,407.01	0.00	0.00	0.00	0.00
3910241	KM8J3CAL4KU 958684	2019 HYUN	TUCSON LIMIT	03/27/2019	27,818.00	0.00	04/16/2019	27,818.00	0.00	0.00	0.00	0.00
3904368	KM8J3CAL4KU 958717	2019 HYUN	TUCSON LIMIT	03/22/2019	29,679.00	0.00	04/09/2019	29,679.00	0.00	0.00	0.00	0.00
3910078	KM8J2CA40KU 959603	2019 HYUN	TUCSON SE	03/27/2019	25,513.00	0.00	04/30/2019	25,513.00	0.00	0.00	0.00	0.00
3904367	KM8J3CAL2KU 959803	2019 HYUN	TUCSON LIMIT	03/22/2019	27,839.00	0.00	04/12/2019	27,839.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

Hyundai Capital America

Page: 71

Cost Center: 44009

**TRIAL BALANCE**

10/03/2019

Dealer: NY055 - Nemet Hyundai

As Of: 10/03/2019

16:45:35

							Principal Balance:	509,164.70
Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00	
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00	
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00	
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30	

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Last Payment Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3904369	KM8J3CAL5KU 959911	2019 HYUN	TUCSON LIMIT	03/22/2019	27,839.00	0.00	06/11/2019	27,839.00	0.00	0.00	0.00	0.00
3906966	KM8J3CAL5KU 960847	2019 HYUN	TUCSON LIMIT	03/25/2019	27,839.00	0.00	05/28/2019	875.91	0.00	0.00	0.00	0.00
3904371	KM8J3CAL8KU 960969	2019 HYUN	TUCSON LIMIT	03/22/2019	27,839.00	0.00	06/17/2019	1,234.11	0.00	0.00	0.00	0.00
3912043	KM8J2CA41KU 961232	2019 HYUN	TUCSON SE	03/28/2019	25,338.00	0.00	05/01/2019	25,338.00	0.00	0.00	0.00	0.00
3921096	KM8J2CA47KU 962384	2019 HYUN	TUCSON SE	04/04/2019	25,526.00	0.00	06/08/2019	25,526.00	0.00	0.00	0.00	0.00
3904363	KM8J3CA49KU 962660	2019 HYUN	TUCSON LIMIT	03/22/2019	26,919.00	0.00	04/05/2019	26,919.00	0.00	0.00	0.00	0.00
3906793	KM8J2CA40KU 962744	2019 HYUN	TUCSON SE	03/25/2019	25,552.00	0.00	04/11/2019	25,552.00	0.00	0.00	0.00	0.00
3912186	KM8J3CAL7KU 962888	2019 HYUN	TUCSON LIMIT	03/28/2019	32,120.00	0.00	05/31/2019	2,044.36	0.00	0.00	0.00	0.00
3906957	KM8J3CA42KU 964069	2019 HYUN	TUCSON LIMIT	03/25/2019	26,846.00	0.00	04/30/2019	26,846.00	0.00	0.00	0.00	0.00
3967806	KM8J3CAL7KU 964141	2019 HYUN	TUCSON LIMIT	05/09/2019	32,120.00	0.00	07/08/2019	138.46	0.00	0.00	0.00	0.00
3904362	KM8J3CA48KU 964402	2019 HYUN	TUCSON LIMIT	03/22/2019	26,942.00	0.00	05/10/2019	26,942.00	0.00	0.00	0.00	0.00
3958074	KM8J3CAL1KU 964507	2019 HYUN	TUCSON LIMIT	04/30/2019	32,120.00	0.00	06/17/2019	32,120.00	0.00	0.00	0.00	0.00
3921153	KM8J3CA45KU 965149	2019 HYUN	TUCSON LIMIT	04/04/2019	26,793.00	0.00	06/17/2019	26,793.00	0.00	0.00	0.00	0.00
3912141	KM8J3CA42KU 968512	2019 HYUN	TUCSON LIMIT	03/28/2019	26,793.00	0.00	04/24/2019	26,793.00	0.00	0.00	0.00	0.00
4033713	KM8J3CAL8KU 971079	2019 HYUN	TUCSON LIMIT	06/26/2019	32,304.00	0.00	07/08/2019	150.08	0.00	0.00	0.00	0.00
3967810	KM8J3CAL2KU 976715	2019 HYUN	TUCSON LIMIT	05/09/2019	33,073.00	0.00	05/21/2019	33,073.00	0.00	0.00	0.00	0.00
3975890	KM8J3CAL5KU 977759	2019 HYUN	TUCSON LIMIT	05/14/2019	33,048.00	0.00	05/31/2019	33,048.00	0.00	0.00	0.00	0.00
3958072	KM8J2CA45KU 977790	2019 HYUN	TUCSON SE	04/30/2019	25,309.00	0.00	06/13/2019	506.42	0.00	0.00	0.00	0.00
3958073	KM8J2CA4XKU 979809	2019 HYUN	TUCSON SE	04/30/2019	25,403.00	0.00	06/11/2019	25,403.00	0.00	0.00	0.00	0.00
3975884	KM8J2CA49KU 983687	2019 HYUN	TUCSON SE	05/14/2019	25,513.00	0.00	06/10/2019	1,446.22	0.00	0.00	0.00	0.00
3967805	KM8J2CA49KU 986427	2019 HYUN	TUCSON SE	05/09/2019	25,406.00	0.00	07/10/2019	14,434.84	0.00	0.00	0.00	0.00
3975892	KM8J3CAL7KU 989945	2019 HYUN	TUCSON LIMIT	05/14/2019	32,128.00	0.00	06/17/2019	32,128.00	0.00	0.00	0.00	0.00
3975885	KM8J3CAL0KU 990693	2019 HYUN	TUCSON LIMIT	05/14/2019	27,839.00	0.00	06/17/2019	697.06	0.00	0.00	0.00	0.00
3967811	KM8J3CAL8KU 990716	2019 HYUN	TUCSON LIMIT	05/09/2019	29,679.00	0.00	06/19/2019	29,679.00	0.00	0.00	0.00	0.00
3975878	KM8J2CA41KU 992870	2019 HYUN	TUCSON SE	05/14/2019	25,567.00	0.00	06/17/2019	625.97	0.00	0.00	0.00	0.00
3975891	KM8J3CAL6KU 993517	2019 HYUN	TUCSON LIMIT	05/14/2019	27,839.00	0.00	07/08/2019	826.17	0.00	0.00	0.00	0.00
3975888	KM8J3CAL3KU 993605	2019 HYUN	TUCSON LIMIT	05/14/2019	27,839.00	0.00	05/29/2019	27,839.00	0.00	0.00	0.00	0.00
3975889	KM8J3CAL3KU 993863	2019 HYUN	TUCSON LIMIT	05/14/2019	27,839.00	0.00	07/02/2019	27,839.00	0.00	0.00	0.00	0.00

Report ID: TRIAL2

10/03/2019

Cost Center: 44009

16:45:35

Dealer: NY055 - Nemet Hyundai

## Hyundai Capital America

## TRIAL BALANCE

As Of: 10/03/2019

Principal Balance:

509,164.70

Today's Interest	0.00	Past Due Interest	9,376.76	Base Rate	5.0000 %	Credit Limit	6,350,000.00
Accrued Interest	190.05	Past Due Principal	6,165.70	Equity Balance	0.00	Commitments	0.00
Interest Receivable	12,989.76	Past Due Date	10/27/2019	Equity Interest	0.00	Presold Amount	0.00
Billing Date	09/30/2019	Last Inspection Date	11/27/2018 6:14:32	Prepaid Items	0.00	Available Credit	5,840,835.30

Plan Code	Loan ID	Serial #	Year Make	Model	Effective Date	Original Principal	Current Principal	Date	Last Payment Amount	Today's Interest	Accrued Interest	Split Interest
3975886	KM8J3CAL2KU 993871	2019 HYUN	TUCSON LIMIT	05/14/2019	27,818.00	0.00	06/03/2019	976.78	0.00	0.00	0.00	0.00
3975887	KM8J3CAL2KU 993899	2019 HYUN	TUCSON LIMIT	05/14/2019	27,818.00	0.00	06/19/2019	5,695.81	0.00	0.00	0.00	0.00
3975880	KM8J2CA47KU 994543	2019 HYUN	TUCSON SE	05/14/2019	25,558.00	0.00	07/31/2019	2,761.04	0.00	0.00	0.00	0.00
3975879	KM8J2CA45KU 994721	2019 HYUN	TUCSON SE	05/14/2019	25,558.00	0.00	07/09/2019	25,558.00	0.00	0.00	0.00	0.00
3984075	KM8J2CA49KU 995368	2019 HYUN	TUCSON SE	05/20/2019	25,558.00	0.00	06/27/2019	25,558.00	0.00	0.00	0.00	0.00
3975893	KM8J3CAL8KU 995432	2019 HYUN	TUCSON LIMIT	05/14/2019	29,711.00	0.00	05/28/2019	394.76	0.00	0.00	0.00	0.00
3975881	KM8J2CA48KU 995507	2019 HYUN	TUCSON SE	05/14/2019	25,558.00	0.00	09/06/2019	1,047.41	0.00	0.00	0.00	0.00
3975882	KM8J2CA48KU 999184	2019 HYUN	TUCSON SE	05/14/2019	25,558.00	0.00	06/05/2019	17,694.04	0.00	0.00	0.00	0.00
3975883	KM8J2CA48KU 999279	2019 HYUN	TUCSON SE	05/14/2019	25,558.00	0.00	05/23/2019	25,558.00	0.00	0.00	0.00	0.00
3984074	KM8J2CA44KU 999425	2019 HYUN	TUCSON SE	05/20/2019	25,558.00	0.00	07/01/2019	1,113.98	0.00	0.00	0.00	0.00

<b>Subtotal New Hyundai Vehicles</b>	848 Items	21,720,452.00	467,129.00	0.00	173.93	0.00
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<b>LOANS FOR COLLATERAL TYPE: Program Vehicles</b>						<b>Credit Limit:</b>			<b>0.00 ** Sublimit **</b>			
	Base Rate	PRIME	5.00000%	Variance	2.00000%							
3943758	5NPD84LF0HH 060134	2017 HYUN	ELANTRA SE	04/22/2019	12,621.00	0.00	04/25/2019	12,621.00	0.00	0.00	0.00	0.00
3941975	KMHGN4JE1GU 141563	2016 HYUN	GENESIS 3.8L	04/19/2019	22,200.00	0.00	07/26/2019	22,200.00	0.00	0.00	0.00	0.00
3925405	5NPE24AFXGH 354017	2016 HYUN	SONATA SE	04/09/2019	12,920.00	0.00	04/25/2019	12,920.00	0.00	0.00	0.00	0.00
3904873	5XYZTDLB6HG 389283	2017 HYUN	SANTA FE SPO	03/25/2019	16,699.00	0.00	04/04/2019	16,699.00	0.00	0.00	0.00	0.00
3938214	KMHD04LB4JU 545646	2018 HYUN	ELANTRA SPOR	04/17/2019	17,504.00	0.00	05/08/2019	17,504.00	0.00	0.00	0.00	0.00
3946124	5NPDH4AE9GH 794585	2016 HYUN	ELANTRA SE	04/23/2019	10,279.00	0.00	05/01/2019	10,279.00	0.00	0.00	0.00	0.00

<b>Subtotal Program Vehicles</b>	6 Items	92,223.00	0.00	0.00	0.00	0.00
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<b>Dealer Totals:</b>	857 Items	21,879,601.10	509,164.70	0.00	190.05	0.00
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# **EXHIBIT H**

Hyundai Capital

## CONTINUING GUARANTY AND SUBORDINATION AGREEMENT

This CONTINUING GUARANTY AND SUBORDINATION AGREEMENT (this "Guaranty"), dated as of August 30, 2016, is entered into by and between HYUNDAI CAPITAL AMERICA, a California corporation ("Lender") having an address at 3161 Michelson Drive, Suite 1900, Attention: Commercial Credit, Irvine, CA 92612 and SCOTT A. PERLSTEIN, SR., an individual ("Guarantor") having an address at 241 Baird Court, Woodbury, NY 11797.

Lender is willing to make and maintain loans and other financial accommodations to Nemet Motors, LLC, a New York limited liability company ("Dealer") on and after the date of this Guaranty, but only upon the condition, among others, that Guarantor shall have executed and delivered this Guaranty to Lender.

To induce Lender to make loans and other financial accommodations to Dealer, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Guarantor has agreed to guarantee the Obligations (as defined below) upon the terms and conditions of this Guaranty. Accordingly, Guarantor agrees with Lender as follows:

1. **Guaranty.** Guarantor hereby unconditionally and irrevocably guarantees to Lender the timely payment in full when due (whether at stated maturity, by acceleration or otherwise) and performance of the Obligations (as defined below) in each case strictly in accordance with their terms. Guarantor hereby further agrees that if Dealer shall fail to pay in full when due (whether at stated maturity, by acceleration or otherwise) all or any part of the Obligations, Guarantor will immediately pay the same, without any demand or notice whatsoever, and that in the case of any extension of time of payment or renewal of all or any part of the Obligations, the same will be timely paid in full when due (whether at extended maturity, by acceleration or otherwise) in accordance with the terms of such extension or renewal. This Guaranty is absolute, irrevocable and unconditional in nature and is made with respect to any and all Obligations now existing or in the future arising.

"Obligations" shall mean (a) any and all advances and all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender, including principal, interest, charges, fees, costs and expenses, however evidenced, whether as principal, surety, endorser, guarantor or otherwise, arising under (i) that certain Inventory Loan and Security Agreement, dated as of September 5, 2014, between Dealer and Lender; as amended, restated, replaced, supplemented and otherwise modified from time to time ("ILSA"), (ii) that certain Loan and Security Agreement, dated as of August 30, 2016, between Dealer and Lender, as amended, restated, replaced, supplemented and otherwise modified from time to time ("Loan Agreement"), and (iii) any document executed in connection therewith, whether now or hereafter executed or arising, and (b) all other obligations, liabilities and indebtedness of every kind, nature and description owing by Dealer to Lender under or pursuant to any other agreement, guaranty or instrument, whether now existing or hereafter arising; whether such obligations, liabilities and indebtedness are direct or indirect, allowed or allowable in whole or in part, absolute or contingent, joint or several, due or not due, primary or secondary, liquidated or unliquidated, or secured or unsecured.

2. **Continuing Guaranty.** This is a continuing guaranty relating to any present and future Obligations, including that arising under successive transactions which shall either continue the Obligations or from time to time renew it. Any payment by Guarantor shall not reduce the maximum obligation hereunder unless written notice to that effect is actually received by Lender at or prior to the time of such payment. The obligations of Guarantor hereunder shall be in addition to any obligations of Guarantor under any other guarantees of the Obligations of Dealer or any other persons heretofore given or hereafter to be given to Lender unless such other guarantees are expressly modified or revoked in writing; and this Guaranty shall not, unless expressly herein provided, affect or invalidate any such other guarantees. The liability of Guarantor to Lender shall at all times be the aggregate liability of Guarantor under the terms of this Guaranty and of any other guarantees given by Guarantor to Lender and not expressly revoked, modified or invalidated.
3. **Joint and Several Liability; No Duty.** The obligation of Guarantor hereby created is joint and several, and Lender is

authorized and empowered to proceed against Guarantor without joining or pursuing any remedy Lender may have against Dealer or any other guarantor or party. All of the parties may be sued together; or any of them may be sued separately without first or contemporaneously suing the others. There shall be no duty or obligation upon Lender, whether by notice under any applicable statute or otherwise to (a) proceed against Guarantor, Dealer or any other guarantor or party, (b) initiate any proceeding or exhaust any remedy against Guarantor, Dealer, or any other guarantor or party, or (c) give any notice to Guarantor, Dealer, or any other guarantor or party, of any other proceedings of any kind, against Dealer, Guarantor, or any of them, and Guarantor hereby waives any such rights it may have under applicable law. Guarantor agrees that any payment of any Obligations or other act which shall toll any statute of limitations applicable to any proposed action against Dealer shall similarly operate to toll such statute of limitations as to Guarantor's liability hereunder.

4. **Security and Collateral.** Guarantor agrees that Lender may at any time, either with or without consideration, surrender, or release any property or other security of any kind or nature whatsoever held by it or by any person on its behalf or for its account, which secures any Obligations or any liability, or may substitute any collateral so held by Lender for other collateral of any kind or value, without notice to or further consent from Guarantor, and such surrender, release or substitution shall not in any way affect, limit or reduce the obligation of Guarantor hereunder. Lender shall have full authority to adjust, compromise and receive less than the amount due upon, or the value or purported value of, any such collateral, and may enter into any accord and satisfaction agreement with respect to the same as may seem advisable to Lender without affecting the obligation of Guarantor hereunder, which shall remain absolute, primary and unconditional. Lender shall be under no duty to undertake to marshal, repossess, sell, dispose of, or otherwise collect upon such collateral or any part thereof. Guarantor's liability hereunder shall not be released, diminished, limited or reduced on account of any negligence, mistake in judgment, or decision as to handling, disposing of or not disposing of, obtaining, failing to collect upon, or perfecting a security interest in, any such collateral. Lender may collect or otherwise liquidate any collateral in any manner and bid and purchase at any sale without affecting or impairing the obligation of Guarantor hereunder.

5. **Third Parties.** Guarantor agrees that, at any time or times, without notice to or further approval of Guarantor or Dealer, and without in any way affecting the obligation of Guarantor hereunder, Lender may, with or without consideration: (a) release, compromise, or agree not to sue, in whole or in part, Dealer, or any other obligor, guarantor, endorser or surety upon any of the Obligations; (b) waive, rescind, renew, extend, modify, increase, decrease, delete, terminate, amend, or accelerate in accordance with its terms, either in whole or in part, any of the Obligations, any of the terms thereof, or any agreement, covenant, condition, or obligation of or with Dealer, or any other obligor, guarantor, endorser or surety upon any of the liabilities; and (c) apply any payment received from Dealer,



or any other obligor, guarantor, endorser or surety upon any of the Obligations to any Obligations which Lender may choose.

#### 6. Waivers.

(a) Guarantor waives any right to require Lender to proceed against Dealer, repossess, dispose of or otherwise proceed against or exhaust any collateral or security held from Dealer, Guarantor, or any other party, or pursue any other remedy in Lender's power whatsoever. Guarantor waives any defense and cause of action or claim for relief arising by reason of the cessation, discharge or release from any cause whatsoever of the liability of Dealer, such a cause to include, but not be limited to, an act or omission by Lender, or any election by Lender to pursue or foreclose on certain security of Dealer (such as real property) non-judicially or judicially without first or contemporaneously pursuing or foreclosing on other security of Dealer. Guarantor shall remain liable even though Lender may take action that releases or discharges Dealer or any other person (including, without limitation, any other guarantor of the Obligations) from liability on the Obligations and thereby impairs Guarantor's rights of subrogation or reimbursement against Dealer or such person; and Guarantor specifically waives any protection or benefit that may be conferred upon Guarantor by any statutes regarding forms of action, deficiencies, and the enforcement of real property security interests. No Invalidity, Irregularity or unenforceability of any part or all of the Obligations or any documents evidencing the same, by reason of any bankruptcy, insolvency, statute of limitations, preference, fraudulent transfer and avoidance laws, or other law or order of any kind or for any other reason, and no defense or setoff available at any time to Dealer, shall impair, affect or be a defense or setoff to the obligations of Guarantor under this Guaranty. Guarantor waives all presentments, demands for performance, notice of non-performance, protests, notices of protest, notices of dishonor, notices of default, notices of acceptance of this Guaranty of the existence, creation or incurring of new or additional Obligations, and diligence in collecting any Obligations. Guarantor is fully aware of the financial condition of Dealer, and is executing and delivering this Guaranty at Dealer's request and based solely upon Guarantor's own independent investigation of all matters pertinent hereto and is not relying in any manner upon any representations or statements of Lender with respect thereto. Guarantor represents and warrants that Guarantor is in a position to obtain, and Guarantor hereby assumes full responsibility for obtaining, any additional information concerning the financial condition of Dealer, the status of Dealer's Obligations to Lender, and any other matter pertinent hereto as Guarantor may desire, and Guarantor is not relying upon or expecting Lender to furnish to Guarantor any information now or hereafter in Lender's possession concerning the same or any other matter.

By executing this Guaranty, Guarantor knowingly accepts the full range of risks encompassed within a contract of continuing guaranty, which risks Guarantor acknowledges include without limitation the possibility that Dealer will incur additional Obligations for which Guarantor will be liable hereunder after Dealer's financial condition or ability to pay such Obligations has deteriorated and/or after bankruptcy or insolvency proceedings have been commenced by or against Dealer. Guarantor shall have no right to require Lender to obtain or disclose any information with respect to the Obligations, the financial condition or character of Dealer, the existence of any collateral or security for any or all of the Obligations, the filing by or against Dealer of any bankruptcy or insolvency proceeding, the existence of any other guarantees of all or any part of the Obligations, any action or non-action on the

part of Lender or any other person, or any other matter, fact or occurrence whatsoever.

(b) Guarantor also hereby waives any claim, right or remedy which such Guarantor may now have or hereafter acquire against Dealer that arises hereunder and/or from the performance by any Guarantor hereunder including, without limitation, any claim, remedy or right of subrogation, reimbursement, exoneration, contribution, indemnification, or participation in any claim, right or remedy of Lender against Dealer or any security which Lender now has or hereafter acquires, whether or not such claim, right or remedy arises in equity, under contract, by statute, under common law or otherwise.

(c) Guarantor also waives each and every one of the following rights and defenses:

(i) Guarantor's rights of subrogation, reimbursement, indemnification, and contribution and any other rights and defenses that are or may become available to Guarantor.

(ii) Any rights or defenses Guarantor may have in respect of his or her obligations as a guarantor or other surety arising out of an election of remedies by the Lender, even though that election of remedies, such as nonjudicial foreclosure with respect to security for a guaranteed obligation, has destroyed the undersigned's rights of subrogation and reimbursement against the principal.

(iii) Guarantor waives all rights and defenses that Guarantor may have because Dealer's debt is secured by real property. This means, among other things:

(1) Lender may collect from the Guarantor without first foreclosing on any real or personal property collateral pledged by Dealer.

(2) If Lender forecloses on any real property collateral pledged by Dealer:

(A) The amount of the debt may be reduced only by the price for which that collateral is sold at the foreclosure sale, even if the collateral is worth more than the sale price.

(B) Lender may collect from the Guarantor even if Lender, by foreclosing on the real property collateral, has destroyed any right the undersigned may have to collect from Dealer.

This is an unconditional and irrevocable waiver of any rights and defenses that the undersigned may have because Dealer's debt is secured by real property.

(iv) Guarantor may not terminate or revoke this Guaranty. Guarantor waives any right Guarantor has to terminate or revoke the continuing nature of this Guaranty and its application to any guaranteed Obligations arising after any attempt to terminate this Guaranty.

7. Liens. In addition to all liens upon, and rights of setoff against, the moneys, securities or other property of Guarantor given to Lender by law, Lender shall have a lien upon and a right of setoff against all moneys, securities and other property of Guarantor now and hereafter in the possession of Lender or any of its affiliate companies, whether held in a general or special account, or for safekeeping otherwise; and every such lien and right of setoff may be exercised without demand upon or notice to Guarantor. No lien or right of setoff shall be deemed to have been waived by any act or conduct on the part of Lender, or by any neglect to exercise such right of setoff or to enforce such lien, or by any delay in so doing, and every right of

setoff and lien shall continue in full force and effect until such right of setoff or lien is specifically waived or released by an instrument in writing executed by Lender.

8. **Subordination and Assignment of Obligations.** Any indebtedness of Dealer now or hereafter held by Guarantor is hereby subordinated to the Obligations of Dealer to Lender; and such indebtedness of Dealer to Guarantor is assigned to Lender as security for this Guaranty and the Obligations. Upon written request by Lender, Guarantor agrees not to ask for, demand, sue for, take or receive from Dealer, directly or indirectly, in cash or other property, by setoff or in any other manner (including, without limitation, from or by way of collateral), payment of all or any of such indebtedness of Dealer unless and until the Obligations (other than contingent indemnification obligations under which there is no outstanding claim) shall have been fully paid in cash and fully performed and the ILSA and the Loan Agreement shall have been terminated. If Guarantor shall receive any payments from Dealer in violation of the preceding sentence, Guarantor shall act as trustee for Lender and immediately pay over to Lender any amounts received by Guarantor to be applied against the Obligations. The effect of this subordination is that Guarantor may receive less in an bankruptcy or other insolvency proceeding than it would otherwise be entitled to receive, because Lender shall be entitled to receive all amounts otherwise payable to Guarantor until all Obligations are satisfied, including but not limited to default interest, attorneys' fees and late charges, regardless of whether such amounts are allowed in such insolvency proceeding.
9. **Subrogation.** Guarantor hereby agrees that, until the payment and satisfaction in full of all of the Obligations and the termination of the ILSA and the Loan Agreement, it shall not exercise any right, remedy, power or privilege, such as any right of subrogation, contribution or indemnity or related remedy, power or privilege, arising (whether by contract or operation of law, including under the bankruptcy code) against Dealer or any other guarantor of all or any part of the Obligations or any collateral for all or any part of the Obligations by reason of any payment or other performance pursuant to the provisions of this Guaranty and, if any amount shall be paid to Guarantor on account of such rights, remedies, powers or privileges, it shall hold such amount in trust for the benefit of, and pay the same over to, Lender on account of the Obligations. Guarantor understands that the exercise by Lender of any right, remedy, power or privilege that it may have under the ILSA, the Loan Agreement or any other agreement, security document, guaranty or other instrument relative to all or any part of the Obligations or otherwise may affect or eliminate such or any other guarantor's right of subrogation or similar recovery against Dealer, any other guarantors or any collateral and that Guarantor may therefore incur partially or totally nonreimbursable liability under this Guaranty. Nevertheless, Guarantor hereby authorizes and empowers Lender to exercise, in its sole discretion, any combination of such rights, remedies, powers and privileges.
10. **Reinstatement.** The obligations of Guarantor under this Guaranty shall be automatically reinstated if and to the extent that for any reason any payment by or on behalf of Dealer, any other guarantor or any other person or any other application of funds (including the proceeds of any collateral for all or any part of the Obligations) in respect of all or any part of the Obligations is rescinded or must be otherwise restored by any holder of such Obligations, whether as a result of any proceedings in bankruptcy, reorganization or otherwise, and Guarantor agrees that it will indemnify Lender on demand for all reasonable costs and expenses (including fees and expenses of counsel) incurred by Lender in connection with such rescission or restoration.
11. **Financial Statements.** Guarantor shall furnish to Lender such financial or other statements respecting the condition, operation and affairs of Guarantor or Guarantor's property as Lender may
- from time to time reasonably require. Guarantor shall in any event furnish Lender with (a) Guarantor's tax returns not later than September 30 of each calendar year and (b) Guarantor's financial statements for each calendar year ending December 31 not later than March 31 of the following calendar year.
12. **No Inquiry.** It is not necessary for Lender to inquire into the powers of Dealer or the officers, directors, or agents acting or purporting to act in its behalf, and any Obligations made or created in reliance upon the professed exercise of such powers shall be guaranteed hereunder.
13. **Attorney's Fees, Costs and Expenses.** Guarantor agrees (a) to pay or reimburse Lender for all costs and expenses incurred in connection with the perfection of liens granted under this Guaranty and under the other documents executed in connection herewith, and the consummation and administration of the transactions contemplated by this Guaranty and the other documents executed in connection herewith, including all fees and expenses of attorneys and auditors, all search, filing, recording and appraisal charges and fees and taxes related thereto, and other out-of-pocket expenses incurred by Lender; and (b) to pay or reimburse Lender for all costs and expenses incurred in connection with the enforcement, attempted enforcement, or preservation or pursuit of any rights or remedies under this Guaranty or the other documents executed in connection herewith, including all such costs and expenses incurred during any "workout" or restructuring and during any legal proceeding, including any court or jury trial, arbitration or other alternative dispute resolution proceeding, bankruptcy proceeding, and during any appeal of any of the foregoing, and shall entitle Lender to payment for all fees and expenses of attorneys, auditors, accountants, keepers and other outside experts and consultants retained by Lender. All amounts due under this Section shall be payable within ten (10) business days after demand therefor. The agreements in this Section shall survive the termination of this Guaranty.
14. **Arbitration.** All claims or disputes arising out of or relating to this Guaranty, or the breach thereof, whether such claims or disputes sound in contract, tort, trade practices, equity, statutory or common law or otherwise, shall be determined by arbitration administered by the American Arbitration Association in accordance with its Commercial Financial Disputes Arbitration Rules (the "Rules"). The place of arbitration shall be New York, New York. To the extent applicable in civil actions in the Forum State (as defined in Section 24), the Forum State's substantive and procedural laws, including, without limitation, rules of civil procedure, rules of evidence, and rules of discovery, shall apply. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof, and the parties waive any objection based upon a lack of personal jurisdiction in the court where enforcement is sought. There shall be one arbitrator, which arbitrator shall be a retired judge of any court in the Forum State and experienced in commercial finance and lending transactions. Resolution of the claim or dispute shall be based solely upon the substantive law governing the claims and defenses pleaded, and the arbitrator may not invoke any basis (including, but not limited to, notions of what is deemed "just and equitable" pursuant to AAA Commercial Rule R-43) other than such controlling law. The award shall be in writing, signed by the arbitrator, and shall include a statement setting forth the reasons for the disposition of any claim. The award shall include findings of fact and conclusions of law. The arbitrator shall award to the prevailing party, if any, as determined by the arbitrator, the arbitrator's fees together with all of its attorney's fees and expenses as such attorney's fees, costs and expenses are defined in this Guaranty.

Nothing in the preceding paragraph, or otherwise, nor the exercise of any right to arbitration, nor the commencement or pendency of any proceeding, shall limit the right of any party to this Guaranty: (1) to seek judicial equitable relief, or other

equitable relief available to it under applicable statutory and/or case law including, but not limited to, injunctive relief and the appointment of a receiver; or (2) to exercise any self-help rights or any other rights or remedies available to it by contract or applicable statutory or case law (including but not limited to the filing of an involuntary petition in bankruptcy, the right of set off, attachment, recoupment, foreclosure, or repossession) with respect to its extension of credit, the protection and preservation of collateral, the liquidation and realization of collateral, the protection, continuation and preservation of lien rights and priorities; the collection of indebtedness, and the processing and payment or return of checks, whether such occurs before, during or after the pendency of any arbitration proceeding. The institution and maintenance of an action for judicial relief or pursuit of provisional or ancillary rights or remedies or exercise of self-help remedies, all as provided herein, and the pursuit of any such rights or remedies, shall not constitute a waiver of the right or obligation of any party to this Guaranty, including the plaintiff seeking judicial relief or remedies, to submit a dispute to arbitration, including disputes that may arise from the exercise of such rights. The arbitrator shall not have the power to order specific performance of any obligation or duty of any party to this Guaranty or to issue injunctions in connection therewith or otherwise. The parties agree that the duty to arbitrate disputes hereunder extends beyond the date of the expiration or termination of this Guaranty, and beyond the date of the fulfillment of any repayment obligations of any party hereunder.

In the event of any conflict between the Rules and this Section 14, the provisions of this Section 14 shall control. **BY AGREEMENT TO THIS BINDING ARBITRATION PROVISION, BOTH LENDER AND GUARANTOR GIVE UP ANY AND ALL RIGHTS TO TRIAL BY JURY.**

**BY INITIALING BELOW, EACH OF GUARANTOR AND LENDER ACKNOWLEDGES THAT IT HAS READ, UNDERSTANDS AND AGREES TO THE ABOVE ARBITRATION PROVISIONS.**

LENDER'S  
INITIALS:

  
GUARANTOR'S  
INITIALS:

15. **Jury Waiver.** TO THE MAXIMUM EXTENT PERMITTED BY LAW, LENDER AND GUARANTOR KNOWINGLY, VOLUNTARILY, AND AFTER CONSULTING OR HAVING HAD THE OPPORTUNITY TO CONSULT WITH LEGAL COUNSEL OF EACH PARTIES' RESPECTIVE CHOICE, AGREE THAT, IN THE EVENT OF LITIGATION BETWEEN THE PARTIES REGARDING THE PERFORMANCE OR ENFORCEMENT OF THIS AGREEMENT, OR IN ANY OTHER MANNER RELATED TO THIS AGREEMENT, THE PARTIES, FOR THEIR MUTUAL BENEFIT AND INTENDING TO REDUCE LITIGATION EXPENSES, HEREBY WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY SUCH ACTION, SUIT OR CLAIM.

LENDER'S  
INITIALS:

  
GUARANTOR'S  
INITIALS:

16. **Notice.** Except as otherwise expressly provided in this Guaranty, all consents, notices, demands, requests, approvals or other communications given under this Guaranty shall be in writing and shall be deemed sufficiently given or rendered if delivered by (a) hand delivery, (b) certified mail (return receipt requested), (c) first class U.S. mail, or (d) by a nationally recognized overnight delivery service making received deliveries, addressed to Lender or Guarantor, as applicable, at the address set forth in the first paragraph of this Agreement or

to such other address(es) as Lender or Guarantor may designate as its new address(es) for such purpose by notice given to the other in accordance with the provisions of this paragraph. Any such approval, consent, notice, demand, request or other communication shall be deemed to have been given (a) if by hand delivery, when actually received, (b) if by certified mail, upon execution of return receipt, (c) if by regular first class mail, four business days after deposit, and (d) if by overnight delivery service, two business days after deposit.

17. **Cumulative Remedies.** The rights and remedies herein specified are cumulative and not exclusive of any rights or remedies which Lender would otherwise have.
18. **Severability.** If any provision of this Guaranty or the application thereof to any person or circumstance shall, to any extent, be invalid or unenforceable, the remainder of this Guaranty or the application of such provision to persons or circumstances other than those as to which it is held invalid or unenforceable shall not be affected thereby, and each provision of this Guaranty shall be valid and enforceable to the full extent permitted by law.
19. **Entire Agreement.** Except as otherwise provided or referred to herein, there are no other agreements or understandings, either oral or in writing, between the parties affecting this Guaranty or relating to any of the subject matters covered by this Guaranty. This Guaranty and the other documents executed in connection herewith constitute the entire contract between the parties relating to the subject matter hereof and supersede any and all previous agreements and understandings, oral or written, relating to the subject matter hereof.
20. **Amendments In Writing.** No amendment or waiver of any provision of this agreement or any other document executed in connection herewith shall be effective unless in writing signed by the party against whom enforcement of such amendment or waiver is sought, and each such amendment or waiver shall be effective only in the specific instance and for the specific purpose for which given.
21. **No Waiver.** The failure of Lender to seek redress for violation of, to insist upon the strict performance of, or to take any action in connection with the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be construed as a waiver or relinquishment for the future performance of such obligation, covenant or condition, but the same shall continue and remain in full force and effect with respect to any subsequent breach, act or omission. The receipt by Lender of any amount payable or owed pursuant to this Agreement or any other document executed in connection herewith or any other sums with knowledge of the breach of any obligation, covenant or condition of this Agreement or any other document executed in connection herewith shall not be deemed a waiver of such breach. No payment by Guarantor or receipt by Lender of a lesser amount than any amount due or owing pursuant to this Agreement or any other document executed in connection herewith shall be deemed to be other than a payment on account of the earliest such amount due and owing, or as Lender may elect to apply such payment, nor shall any endorsement or statement on any check or any letter accompanying any check or payment be deemed an accord and satisfaction, and Lender may accept such check or payment without prejudice to Lender's right to recover the balance of any amount due and owing or pursue any other remedy provided by this Agreement or any other document executed in connection herewith. No delay on the part of Lender in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege hereunder preclude other or further exercise thereof or the exercise of any other right, power or privilege.

22. **Headings.** Section headings used herein are for convenience of reference only, are not part of this Guaranty and shall not affect the construction of, or be taken into consideration in interpreting, this Guaranty.
23. **Jurisdiction.** The parties hereto submit to the exclusive jurisdiction of the courts of the state of New York and the United States District Courts for such state, as well as to the jurisdiction of all courts from which an appeal may be taken from the aforesaid courts, for the purpose of any suit, action or other proceeding arising out of or relating to any of the parties' obligations under or with respect to this Guaranty.
24. **Choice of Law.** This Guaranty shall be governed by and construed in accordance with the laws of the state of New York (the "Forum State").
25. **Amendment and Restatement.** This Guaranty amends and restates in its entirety that certain Continuing Guaranty and Subordination Agreement, dated as of September 5, 2014, by and between Guarantor and Lender.

[Signature follows on the next page]

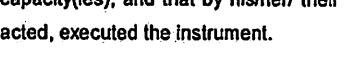
IN WITNESS WHEREOF, the parties hereto have caused this Guaranty to be executed under seal as of the date set forth in the introductory paragraph of this Guaranty.

**Guarantor:**

 (Seal) 8/31/16  
SCOTT A. PERLSTEIN, SR., an individual Date

State of New York  
County of Queens) ss.:

On the 31 day of August In the year 2016, before me, the undersigned, personally appeared Scott Perinstein, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/ their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

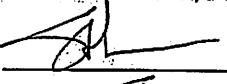
  
 Judith A. Doran  
 Notary Public, State of N.Y.  
 Qualified in Queens County  
 #01D04878042  
 Commission Expires 2/23/2019

(SIGNATURE AND OFFICE OF PERSON TAKING  
ACKNOWLEDGMENT, ALONG WITH REQUIRED  
PRINTED, TYPED OR STAMPED DATA)

[Hyundai Capital America's signature follows on the next page]

Lender:

HYUNDAI CAPITAL AMERICA, a California corporation

By:  (Seal)

Name: Dean Jermyn Sam Fisch

Title: Director, Commercial Credit

Date: 10/17/18

# **EXHIBIT I**



Kathleen Cavanaugh, Esq.  
Phone: 908.470.1200  
[kcavanaugh@se-llp.com](mailto:kcavanaugh@se-llp.com)  
Admitted to practice in NJ, RI & NY

October 7, 2019

**VIA EMAIL (azizmor@cshzlaw.com)**

Andrew S. Zizmor, Esq.  
Cyruli Shanks Hart & Zizmor LLP  
420 Lexington Ave., 23<sup>rd</sup> Floor  
New York, NY 10107

**Re: Nemet Motors LLC**

Dear Mr. Zizmor:

As you know, this office represents Hyundai Capital America with respect to the default by Nemet Motors LLC under a certain Inventory Loan and Security Agreement dated September 5, 2014 and Loan and Security Agreement dated August 30, 2016. Previously, by letter dated September 10, 2019, notice of default was given and a demand for full payment was made. Payment has not been made.

During the week of September 23, 2019, you advised me that Nemet Motors LLC would make a decision regarding a voluntary turnover of Hyundai Capital America's collateral, or an alternate plan, by September 27, 2019. After hearing nothing from you, I attempted to contact you twice last week by telephone and received no return telephone call. Please consider this letter as notice that Hyundai Capital America is demanding the immediate turn over its motor vehicle collateral. Please contact me to start arrangements for vehicle pick-up.

Please also be advised that if there is no agreement for a voluntary surrender, my office has been instructed to immediately commence suit in the United States District Court for the Eastern District of New York for a writ of replevin and immediate restraints against the further sale and/or disposition of any motor vehicles.

Very truly yours,

  
Kathleen Cavanaugh, Esq.  
For SANDELANDS EYET LLP